

Alberta Doctors' Digest

Sponsored article: Medicus Pension Plan

Medicus Pension Plan™ is the only defined-benefit, multi-employer pension plan in Canada created exclusively for physicians. Established by Scotiabank and MD Financial Management, Medicus provides physicians with secure, lifetime retirement income. Its governance includes physician representation, ensuring the plan reflects members' unique needs and priorities.

With strong funded status and professional investment management, Medicus offers financial stability and peace of mind. Available to physicians in Alberta and across participating provinces and territories, the plan helps members retire with confidence and security

Secure your future with confidence: 2025 enhancements to the Medicus Pension Plan

When it comes to retirement planning, physicians deserve solutions built exclusively for their needs. Medicus Pension Plan™ proudly presents its [2025 Annual Report: Growing with Purpose](#), spotlighting the plan's robust financial health and exciting enhancements that deliver real value to you and your family.

Financial strength

Medicus has built a strong foundation that positions it well for continued growth and sustainability. The plan's funded status is an impressive 152% as of January 1, 2025, and it delivered a robust 9.1% investment return in 2024, well above its 5.8% benchmark.

This stable footing enables Medicus to offer enhancements that protect and grow your pension in today's dynamic economic climate.



More value, more protection.
Exclusively for physicians.

Extra peace of mind
built into your pension.

[Learn more](#)

 **MEDICUS**
PENSION PLAN

Extra peace of mind built into your pension.

What's new: benefits that reflect you

Inflation protection across the board

To help maintain your pension's purchasing power, Medicus provided 100% inflation protection on pensions earned in 2022, 2023 and 2024. Both active members and retirees benefit:

- Active members receive inflation adjustments on the years they've contributed.
- Retirees saw a 2.7% boost in their monthly pension beginning July 1, 2025.
- Bonus: Members who participated in the 2024 pension buyback program receive an additional 4.0% increase for each year of pension purchased.

This forward-thinking design ensures your pension continues to keep pace with the cost of living – today and long into the future.

Enhanced guarantee periods for greater peace of mind

Medicus has enhanced its guarantee period protections, which come into play when you retire and begin collecting your pension, because securing your family's future matters.

- Base pension guarantee extended from 10 to 15 years (for members who retire without an eligible spouse or whose spouse has signed a waiver). If you pass away before receiving 15 years of payments, the value of the remaining payments goes directly to your designated beneficiary or estate, bypassing probate.
- 100% spousal option now includes a 10-year guarantee period (an option available to members with an eligible spouse at retirement). If you and your spouse both pass away within the 10-year guarantee period, the remaining benefit goes to your designated beneficiary or estate, bypassing probate.

These enhancements offer meaningful financial protection when your loved ones need it most.

Why this matters for Alberta physicians

- **Tailored just for you**

Medicus is the only pension plan of its kind in Canada created exclusively for physicians – physician voices are included on our administrative board, and plan features reflect your unique needs and practice realities.

- **Strength that protects your retirement**

With a funding level well above industry norms and strong investment returns, joining Medicus gives you peace of mind that you won't outlive your retirement savings.

- **Real family protection**

Extended guarantee periods mean more certainty for you – and real financial support for your family when it matters most.

Ready to take the next step?

Whether you're already a member or new to Medicus, now is the time to explore what's possible. These enhancements make it more rewarding than ever to secure your retirement with Medicus.

For more information or to begin your enrollment journey, contact the Medicus team by [clicking here](#).

About Medicus Pension Plan and Alberta coverage

For Alberta's physicians, the Medicus Pension Plan offers a valuable solution to some of the challenges of retirement planning. By providing a predictable lifetime pension that doesn't require you to make any ongoing investment decisions, Medicus gives you more time for what matters most to you and the financial peace of mind that your retirement is secure.

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