



Scotia INNOVA Portfolios®

Innovation by design

Navigating today's markets requires a different approach. Scotia INNOVA Portfolios offer an innovative alternative to the traditional balanced portfolio—without the added complexity. By combining traditional fixed income and equities with complementary alternative asset classes and strategies, each portfolio provides access to a broader universe of investments in a single solution, helping you achieve your financial goals.

Innovative

Boost your growth potential with a portfolio that blends traditional and alternative asset classes for added diversification.

Convenient

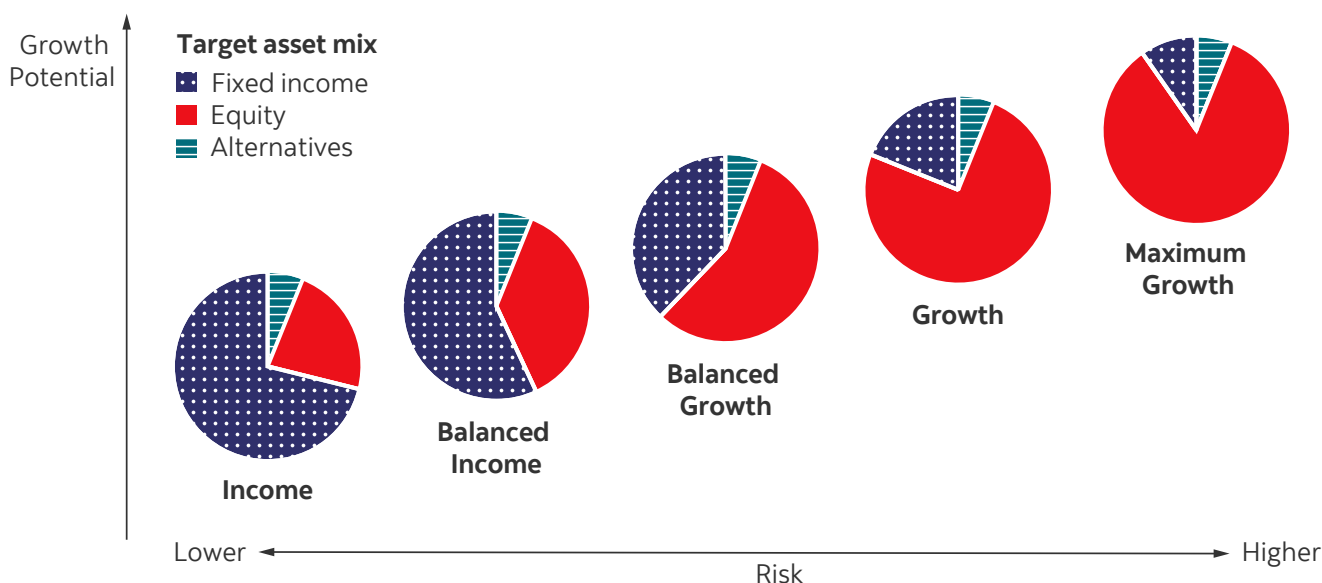
A fully diversified, all-in-one portfolio that makes investing straightforward—carefully balancing risk and return in a single, seamless solution.

Access

Tap into exclusive alternative investments, without any red tape, steep investment minimums, or unnecessary complexity.

Selecting the right portfolio for you

Choose from five professionally managed Scotia INNOVA Portfolios. Each portfolio includes complementary investments such as private assets and liquid alternatives to reduce risk and increase return potential. You can get started with just \$500, or set up automatic pre-authorized contributions from as low as \$25 a month¹. Connect with a Scotiabank Advisor for personalized advice or get started with [Scotia Smart Investor via Advice+](#).



Target allocations are subject to change without prior notification.

ScotiaFunds®

The foundation for innovation



Professional management

Our experienced Multi-Asset Management Team collaborates with leading global money managers and leverages the full resources of Scotia Global Asset Management.



Multi-level diversification

Your portfolio is thoughtfully diversified across traditional and alternative asset classes, global markets, and investment styles to balance risk and reward—leveraging actively managed ScotiaFunds and ETFs.



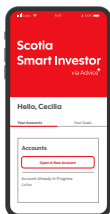
Ability to seize opportunities

Active monitoring means your portfolio's asset mix will adapt to changing markets—helping you manage volatility while pursuing growth opportunities.

About Scotia Global Asset Management®

Our legacy of experience

We're proud of our heritage and the trust we've built with clients over the years. As one of Canada's largest asset managers, we manage over \$373² billion in assets for more than 3 million clients² worldwide. Our team of over 200² investment professionals brings decades of experience to the table, ensuring your investments are in good hands.



Get started

Book an appointment today with a Scotiabank Advisor or get started now with [Scotia Smart Investor via Advice+.](#)

¹ The minimum initial investment to Scotia INNOVA Portfolios will be waived when a pre-authorized contribution (PAC) into the fund/series of \$25 or more is established.

² All numbers reported as at October 31, 2024

Commissions, trailing commissions, management fees and expenses may be associated with mutual fund investments. Please read the fund's simplified prospectus before investing. Mutual funds are not guaranteed or insured by the Canada Deposit Insurance Corporation or any other government deposit insurer, their values change frequently and past performance may not be repeated.

ScotiaFunds® are managed by 1832 Asset Management L.P., a limited partnership the general partner of which is wholly owned by The Bank of Nova Scotia. ScotiaFunds are available through Scotia Securities Inc. and from other dealers and advisors, including ScotiaMcLeod® and Scotia iTRADE® which are divisions of Scotia Capital Inc. Scotia Securities Inc. and Scotia Capital Inc. are wholly owned by The Bank of Nova Scotia. Scotia Capital Inc. is a member of the Canadian Investor Protection Fund and the Canadian Investment Regulatory Organization.

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