

Scotia Aria® Retirement Program

The only retirement program of its kind in Canada.

A flexible, unique retirement solution that knows everyone has a different vision of retirement and starting point.

Enjoy what's important to you today as you get closer to your retirement goals tomorrow.

You change over time and so should your retirement solution.

Retirement is fast becoming a balancing act between finances, family, health, leisure, and work. The unique needs of today's and tomorrow's retirees require a different approach. An approach that is personalized yet practical, sophisticated yet simple and recognizes retirement as a journey more than simply a destination.

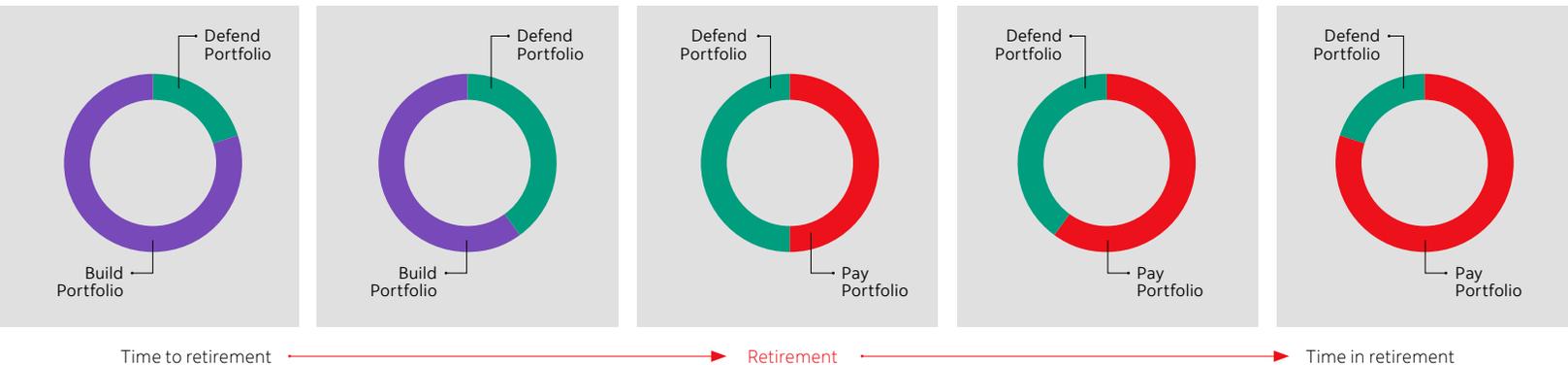
The Scotia Aria Retirement Program is an innovative retirement solution designed to help you build, defend and draw an income from your retirement savings.

A customized approach to helping you achieve your retirement goals, Aria matches you to a tailored combination of purpose-built portfolios for your unique needs and stage in life.

Invest with purpose.

The journey to retirement is seldom linear and investment needs can change over time. The risks that you face during your working years, such as failing to save enough, gradually shift to running out of money as you draw down your savings. Aria embraces the different phases of your retirement journey by bringing together purpose-built portfolios that help address your need to build, defend and draw an income from your savings when you're ready – all while striving to minimize the different risks that you face throughout your lifetime.

Separately, each Aria Portfolio is built for a distinct purpose. Combined, they form a complete solution.



Grow with the Scotia Aria Build Portfolios

Emphasizing a growth strategy for your retirement savings is most prudently accomplished during your working years. Scotia Aria Build Portfolios are designed to achieve long-term growth through a diversified mix of equity and fixed-income strategies that are primarily geared towards capital appreciation.



Conserve with the Scotia Aria Defend Portfolios

Managing the ups and downs of the market becomes increasingly important as you approach retirement and when you begin to draw down your savings. Scotia Aria Defend Portfolios are designed to take a more cautious approach to achieving long-term growth by selectively investing in lower volatility investments and using other defensive strategies.



Spend with the Scotia Aria Pay Portfolios

Now that you are retired, you'll need a flexible solution that can help deliver your need for income and to stay ahead of inflation. Scotia Aria Pay Portfolios are designed to generate income and achieve a modest level of growth through exposure to income-producing equities and fixed-income securities such as dividend-paying stocks and higher-yielding bonds.

Series T options can help convert your savings into spending with target monthly payouts from a combination of income sources designed to potentially create more tax-efficient cash flow than traditional income-producing investments alone.

The orchestra to your Aria.

With Aria, the spotlight is on you – but you're not alone. Your Scotiabank® advisor* can design a customized solution that considers your stage in life today and in the future.

It starts with your journey to retirement.

Aria combines your desire for growth with an increasing emphasis on managing risk as you approach retirement. This is accomplished through a unique combination of Scotia Aria Build and Scotia Aria Defend Portfolios based upon your age and when you plan on taking an income from your savings.

And continues throughout retirement.

Aria combines your need for regular income, risk management and inflation protection to complement your retirement lifestyle. This is accomplished through a unique combination of Scotia Aria Pay and Scotia Aria Defend Portfolios based upon your time in retirement and income needs.

The partnership you have with your advisor is integral to the Aria experience. Your Scotiabank advisor will continue to monitor your progress, stay focused on your needs and risk tolerance, and recommend adjustments to your strategy along the way.

Purpose-driven

Scotia Aria Portfolios are composed of an exclusive blend of ScotiaFunds, Scotia Wealth Pools and other investments that tap into the expertise of specialized portfolio managers. They are purposefully combined to generate distinct investment experiences that can help address retirement savings and retirement income needs.

Multi-level diversification

Diversification is meticulously managed by asset class, geography, capital structure and management style in an effort to pursue the best opportunities to achieve growth, seek stability in volatile markets, generate income and outpace inflation. Ongoing rebalancing and re-optimization of the Portfolios seek to amplify their strengths while reducing risk.

Perfectly complete

With Aria, the whole is truly greater than the sum of its parts. The result is a complete strategy that is attuned to your long-term goals, yet is flexible enough to change as circumstances warrant.

With a long and successful track record, ScotiaFunds has built a reputation for designing diversified portfolio solutions to help investors achieve their most important goals.

Scotia Aria® Retirement Program

Talk to a Scotiabank advisor today about which Scotia Aria Retirement Portfolio could be right for you. Scotia Aria Retirement Program is available through Scotiabank branches, ScotiaMcLeod®, and other participating dealers.

Scotia Global Asset Management®

Scotia Global Asset Management® provides global investment solutions delivered by high-conviction investment management teams who use traditional and innovative strategies to deliver investment results across all asset classes.

These solutions are accessed through a comprehensive range of products and services that span every major sector, geographic region, and investment discipline. Products and services include mutual funds, tax-advantaged products, and portfolio solutions.

* As used in this document, the term “Scotiabank advisor” refers to a Scotia Securities Inc. mutual fund representative.

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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.