

Scotia INNOVA Portfolios®

Innovation by design

Investors have long embraced the diversification and simplicity of professionally managed mutual funds to help them achieve their long-term goals. With countless mutual funds available, many have turned to experienced investment teams and the ease of portfolio solutions including Scotia INNOVA Portfolios.

Scotia INNOVA Portfolios: Beyond conventional

Navigating the ups and downs of the markets continues to challenge even the most experienced investors. In today's increasingly complex investment landscape, Scotia INNOVA Portfolios can help. With expanded diversification tools, Scotia INNOVA Portfolios include exposure to non-traditional asset classes and defensive strategies typically reserved for institutional and high-net-worth investors. The result is a more cautious approach to achieving long-term growth.

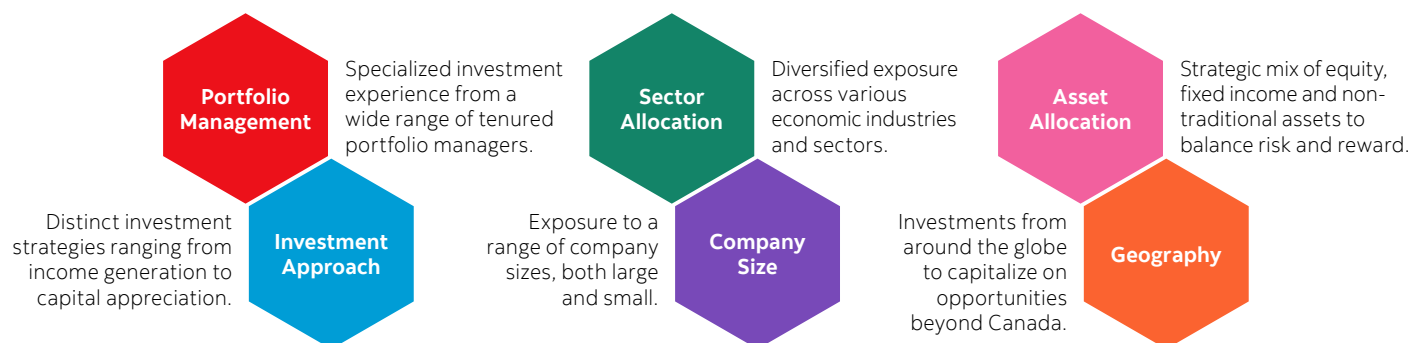
Each Scotia INNOVA Portfolio blends traditional and non-traditional asset classes through a combination of **Scotia Wealth Pools, Limited Partnerships** and **ScotiaFunds** in the convenience of a single investment.

What are non-traditional asset classes?

Investments such as real estate, infrastructure, emerging market debt and options strategies that offer additional diversification benefits and sources of return.

Skillfully crafted and continuously refined

At the core of INNOVA is the constant pursuit of new and innovative approaches to increasing portfolio resilience and unlocking long-term return potential. It starts with asset allocation, but we don't stop there. Each Scotia INNOVA Portfolio is diligently diversified across a variety of traditional and non-traditional global investments to achieve long-term growth while lowering market sensitivity.



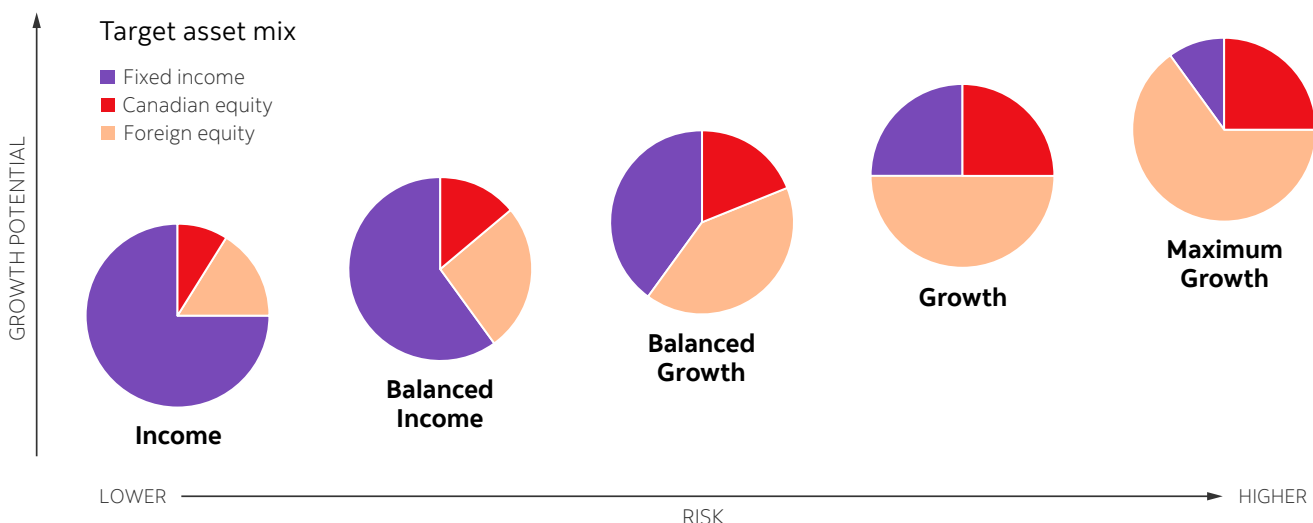
Managed for today's uncertain markets

Scotia INNOVA Portfolios free you from the difficult and time-consuming investment management decisions necessary to navigate today's fast-paced and increasingly volatile financial markets. Instead, you'll draw on the vast experience and disciplined investment process of our knowledgeable portfolio managers and asset allocators who:

-  Research, evaluate and select an optimal combination of managers and investment mandates to achieve each portfolio's objective.
-  Actively manage the portfolios to provide long-term growth with an increased focus on lowering market sensitivity.
-  Continuously refine their approach to capitalize on emerging opportunities as market and economic conditions change.
-  Regularly rebalance each portfolio to help position you for long-term success.

Selecting the portfolio for you

There are five Scotia INNOVA Portfolios to choose from. Your Scotiabank advisor¹ can help you select a portfolio to help meet your unique investment goals and tolerance for risk.



Allocations are subject to change without prior notification.

Tax-smart cash-flow options

If you are retired or seeking predictable monthly cash flow, Scotia INNOVA Portfolios offer tax-smart Series T options to help meet your ongoing income needs. Benefits include:

Consistent monthly cash flow. Designed to provide regular monthly cash flow from your non-registered investments based on an annual target payout rate.

Tax efficiency. Use a combination of income sources that are designed to potentially create more tax-efficient cash flow than traditional income-producing investments alone.

Growth potential. Maintain a focus on growth potential to help you stay ahead of inflation.

Flexibility. Switch between different series of the same portfolio without tax implications as your income needs change.

¹As used in this document, the term "Scotiabank advisor" refers to a Scotia Securities Inc. mutual fund representative.

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.

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Talk to a Scotiabank advisor today about which Scotia INNOVA Portfolio could be right for you. Scotia INNOVA Portfolios are available through Scotiabank branches, ScotiaMcLeod®, Scotia iTRADE® 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.

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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.