

# Scotia Partners Portfolios®

A world of opportunities. One portfolio.

When it comes to investing, everyone's needs are different. Finding the best approach to achieve your goals can be a challenge.

That's where Scotiabank comes in. Working with your Scotiabank advisor<sup>1</sup> will give you a clearer picture of your goals and identify the right investment solutions to help you achieve them.

## Scotia Partners Portfolios: A world of opportunities. One portfolio.

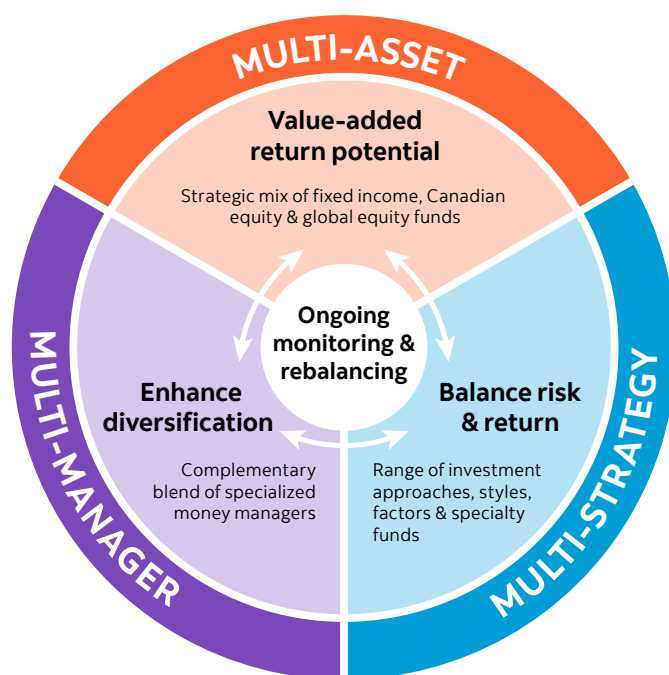
Investors have long embraced the diversification and simplicity of mutual funds to help them achieve their goals. With countless mutual funds to choose from, many investors have turned to experienced investment professionals and the simplicity of portfolio solutions like Scotia Partners Portfolios.

### Our experience, your goals

**Scotia Partners Portfolios draw on the vast experience of renowned money managers from Canada and around the world in one simple solution.** The mutual funds selected for each Scotia Partners Portfolio are thoroughly researched, thoughtfully combined and continuously monitored by a specialized team of multi-asset management professionals. The result is a singular solution designed to help you achieve your goals with confidence and convenience.

### Multi-level diversification

Scotia Partners Portfolios are a complete investment solution that considers long-term capital appreciation alongside income generation and risk management. Each portfolio is skillfully diversified across multiple **asset classes, investment strategies** and **money managers** to increase your return potential while carefully managing risk.



ScotiaFunds®

## Partnering for your success

Scotia Partners Portfolios free you from having to make difficult day-to-day investment management decisions. Instead, you'll draw on the vast experience of multi-asset management specialists and renowned money managers in the convenience of a single portfolio that is:



### Broadly diversified

Each portfolio is diversified by asset class, geography, industry, company size and investment approach to balance risk and return potential.



### Actively managed

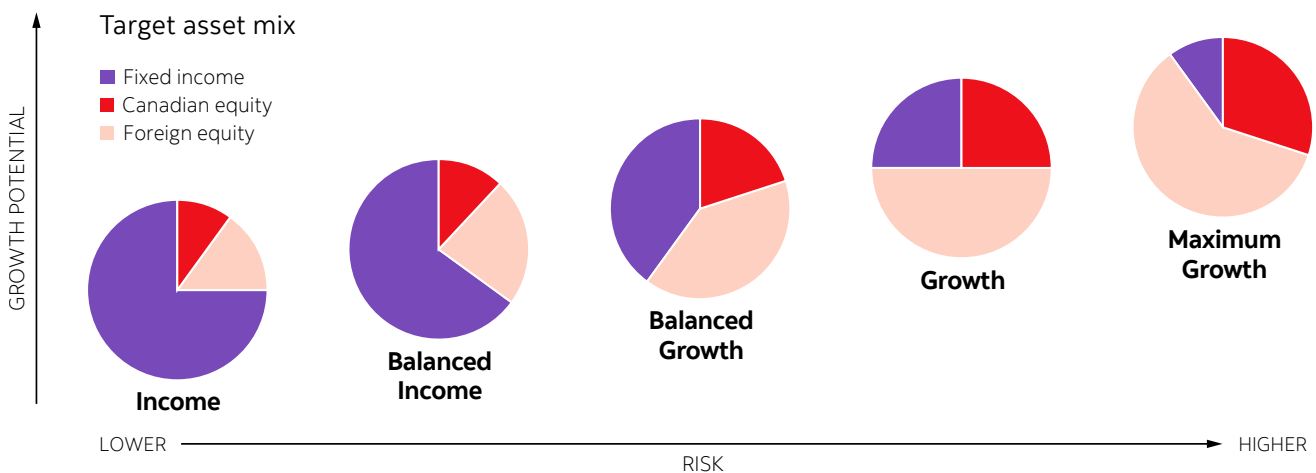
Mutual funds selected are actively managed to capitalize on evolving market opportunities and mitigate short-term risks.



### Regularly monitored and rebalanced

Ongoing management and automatic rebalancing help keep the portfolios on track and position you for long-term success.

There are five Scotia Partners Portfolios to choose from. A Scotiabank advisor can help you select the one that's right for your investment goals and risk tolerance.



## Tax-smart cash-flow options

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

## Getting started

Scotia Partners Portfolios can get you started on the path to meeting your goals with as little as \$500. You can also invest automatically by setting up affordable pre-authorized contributions<sup>2</sup>.

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

<sup>2</sup> The minimum initial investment will be waived when a pre-authorized contribution (PAC) of \$25 or more is set up.

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 Partners Portfolios®

A world of opportunities. One portfolio.

Talk to a Scotiabank advisor today about which Scotia Partners Portfolio could be right for you. Scotia Partners Portfolios are 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.

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Scotia Global Asset Management® is a business name used by 1832 Asset Management L.P., a limited partnership, the general partner of which is wholly owned by Scotiabank.

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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.