

Scotia Essentials Portfolios™

Everything you need in one portfolio.

Think about the goals you want to achieve – your perfect retirement, your dream home, a child’s education. With countless investment options to choose from, trying to figure out the best approach to reach your goals can be challenging.

Scotia Essentials Portfolios combine a mix of ScotiaFunds® and cost-effective Exchange-Traded Funds (ETFs) into one convenient solution to help you achieve your most important financial goals. They are thoughtfully designed and purposefully diversified to grow your savings over the longer term and flexible enough to adjust for changing market conditions.

With Scotia Essentials Portfolios, you get:



A complete investment solution designed for you and your goals

Investing doesn’t have to be complicated or time-consuming. Invest confidently knowing that your Scotia Essentials Portfolio is strategically built to help you achieve your longer-term goals.



A thoughtfully designed and diversified portfolio in one convenient solution

Return and risk go hand in hand when investing. To generate long-term growth and manage risk, your Scotia Essentials Portfolio uses multiple levels of diversification. You’ll get a mix of actively managed mutual funds and cost-effective ETFs, spanning different asset classes, geographies, industries and company sizes.



Active portfolio management to keep you on track

Markets never stand still, and neither should your portfolio. Your Scotia Essentials Portfolio draws on the strength and experience of Scotia Global Asset Management’s Multi-Asset Management Team, who have a long and successful track record of constructing and managing diversified portfolios to help investors achieve their goals.

Rest easy knowing your portfolio is continuously monitored, regularly rebalanced and tactically adjusted to potentially capitalize on a broad range of market conditions and opportunities.

The foundation of Scotia Essentials Portfolios



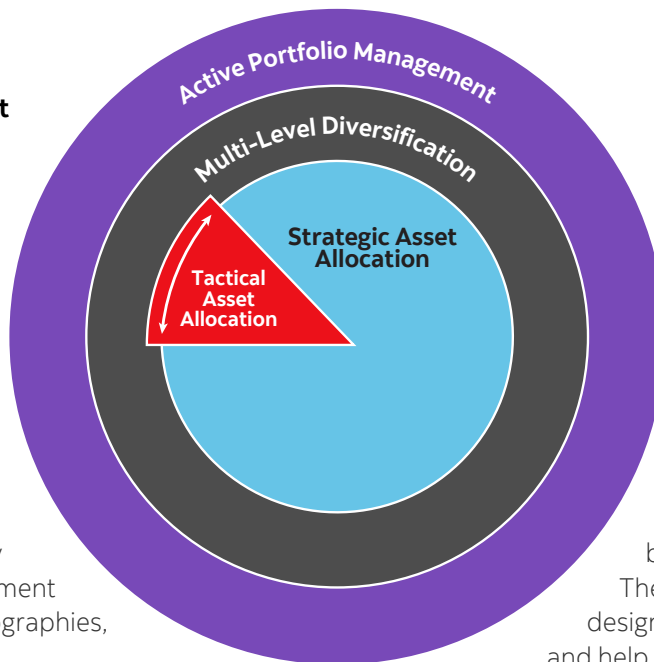
Active portfolio management

Your portfolio is managed by an experienced and tenured team of portfolio managers with specialized investment knowledge and a proven investment process.



Multi-level diversification

Your portfolio uses actively managed ScotiaFunds and cost-effective ETFs to diversify across a broad range of investment approaches, asset classes, geographies, industries and company sizes.



Strategic asset allocation

Your portfolio's mix of stocks and bonds aligns with your goals, time horizon and appetite for risk and accounts for the majority of your portfolio's risk and returns.

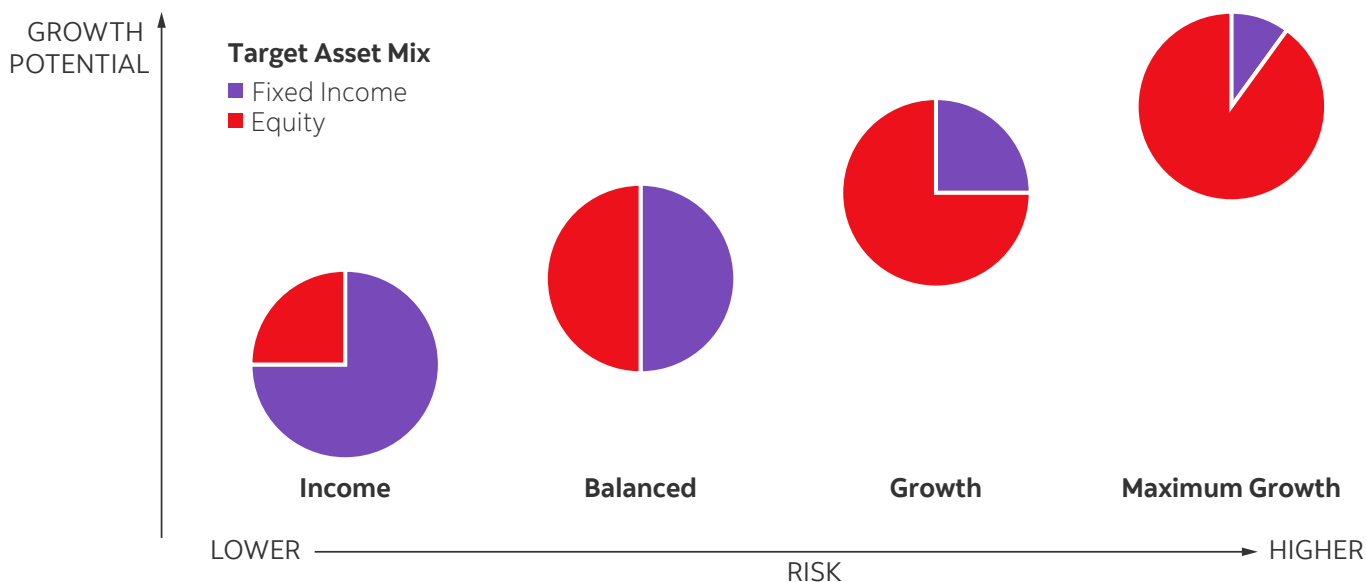


Tactical asset allocation

Your portfolio's strategic asset mix can be tactically adjusted based on market conditions. These marginal adjustments are designed to add incremental returns and help manage volatility.

Selecting the right portfolio for you

There are four Scotia Essentials Portfolios to choose from, with options to help meet your regular cash-flow needs. To determine which Scotia Essentials Portfolio can help you achieve your goals, talk to a Scotiabank Advisor, or get started with Scotia Smart Investor via Advice+.



Target allocations are subject to change without prior notification.

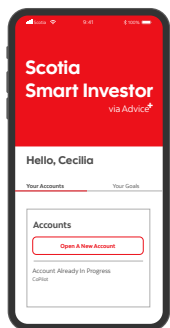
Investing in Scotia Essentials Portfolios is easy

- Low \$500 minimum initial investment
- Save regularly and automatically with pre-authorized contributions for as little as \$25 per month¹
- Cash flow series available to provide regular monthly income

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.



Get started

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

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

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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.

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.

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.