

Scotia Selected® Portfolios

Investing made simple.

When it comes to investing, everyone's needs are different – with unique goals and circumstances. With so many investment options, finding the best approach to achieving your goals can be a challenge.

That's where Scotiabank comes in. Working with your Scotiabank advisor¹ will give you a clearer picture of your goals and identify the right investment solutions to help you achieve them.

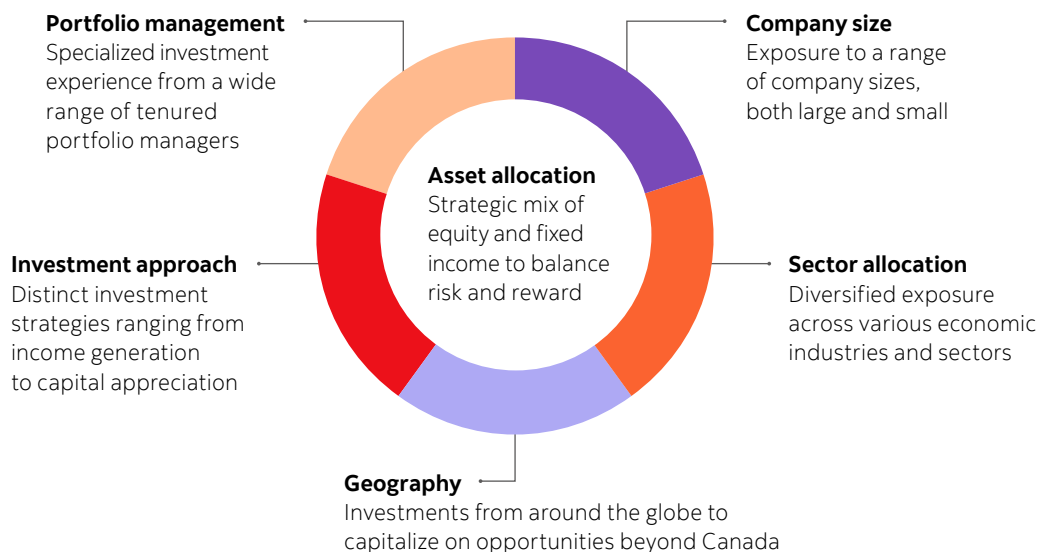
Scotia Selected Portfolios: Investing made simple.

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 professionals and the ease of portfolio solutions like Scotia Selected Portfolios.

Scotia Selected Portfolios include a diversified mix of **ScotiaFunds** and **Dynamic Funds** in the convenience of a single investment to help grow your savings while carefully managing risk. Whether you are seeking regular monthly income or long-term growth, there's a Scotia Selected Portfolio designed to help achieve your goals.

Meticulously diversified

From building a house to constructing an investment portfolio, it's the quality of the workmanship that stands the test of time. **Asset allocation** is diversification in its most powerful form and is at the centre of every Scotia portfolio solution. But we don't stop there. Each Scotia Selected Portfolio is meticulously diversified across a wide range of global investments to increase long-term growth potential while minimizing risk.



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

Actively managed & monitored

Scotia Selected Portfolios free you from having to make difficult day-to-day investment management decisions. Instead, you'll draw on the vast expertise and disciplined investment process of the experienced portfolio managers at 1832 Asset Management L.P., one of Canada's largest asset management firms. Each Scotia Selected Portfolio features a customized blend of ScotiaFunds and Dynamic Funds that are:



Actively managed
to balance risk and return potential



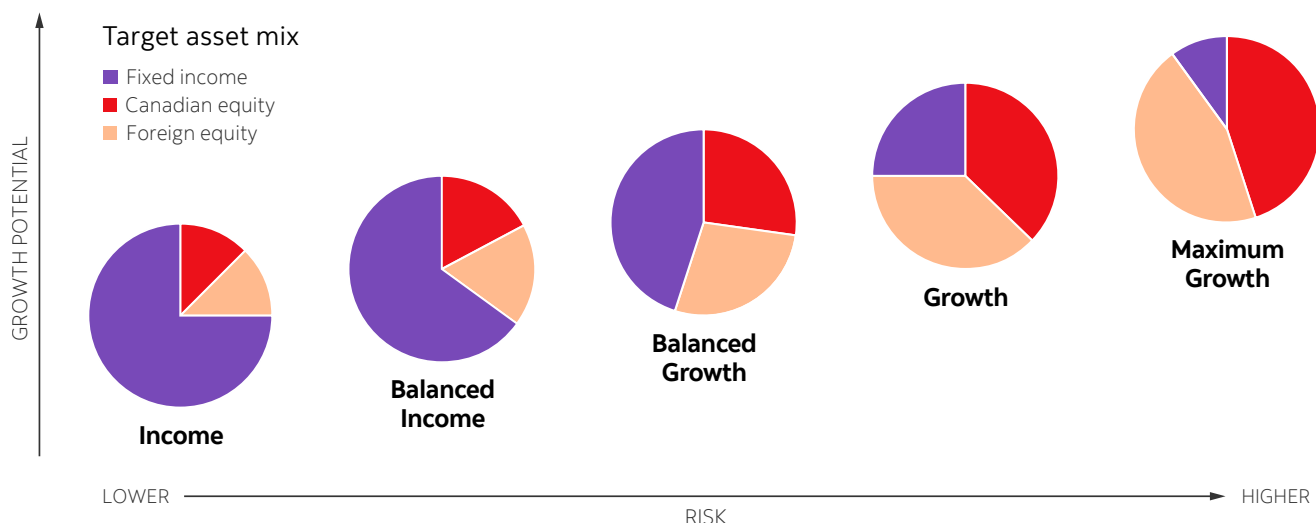
Continually monitored
as market and economic conditions change



Regularly rebalanced
to help position you for long-term success

Selecting the portfolio for you

There are five Scotia Selected Portfolios to choose from, with distinct options to help meet your regular cash flow needs. Your Scotiabank advisor can help you select a portfolio designed to meet your unique investment goals and tolerance for risk.



With a Scotia Selected Portfolio, you'll enjoy the simplicity of having a single investment with easy-to-understand performance reporting.

Getting started

Scotia Selected Portfolios can get you started on the path to meeting your goals with as little as \$500. You can also set up an affordable pre-authorized monthly contribution² to your portfolio so you can keep investing easily and automatically.

² The minimum initial investment will be waived when a pre-authorized contribution (PAC) into the fund/series of \$25 or more is established.

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 Selected Portfolios

Investing made simple.

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

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 Investment Industry Regulatory Organization of Canada. Dynamic Funds® is a registered trademark of its owner, used under license, and a division of 1832 Asset Management L.P.

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.