



Scotia Essentials ETF Portfolios™

Everything you need in one portfolio.

Whether you're investing for retirement, your family, or other goals, Scotia Essentials ETF Portfolios make it simple to put your money to work towards what matters most.

Each all-in-one portfolio combines a diversified mix of Exchange-Traded Funds (ETFs) and actively managed mutual funds professionally managed by our team of experts¹ to help keep you on track.

Why choose Scotia Essentials ETF Portfolios?



Complete, all-in-one solutions

A single investment gives you access to a fully diversified portfolio.



ETF-powered investing

Access a broad range of investment styles, industries and geographies through a mix of ETFs and actively managed funds.



Lower fees, lasting value

Designed to help keep costs low, so more of your money stays invested and working for you.

Selecting the right portfolio for you

Choose from four professionally managed Scotia Essentials ETF Portfolios, each thoughtfully diversified with a mix of fixed income, equity, and ETFs to help balance risk and reward. You can get started with just \$500, or set up automatic pre-authorized contributions from as low as \$25 a month². Connect with a Scotiabank Advisor for personalized advice—including guidance on monthly income options—or get started with [Scotia Smart Investor via Advice+](#).



Target allocations are subject to change without prior notification. ETF and mutual fund exposure reflect direct investment in the portfolio's holdings.

ScotiaFunds®

The essentials of smarter investing



Professional management

Our experienced Multi-Asset Management Team collaborates with leading global money managers and leverages the full resources of Scotia Global Asset Management.



Multi-level diversification

Your portfolio is thoughtfully diversified across asset classes, global markets, and investment styles to balance risk and reward—leveraging actively managed funds and a diverse mix of ETFs.



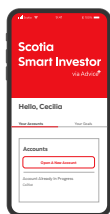
Ability to seize opportunities

Active monitoring means your portfolio's asset mix will adapt to changing markets—helping you manage volatility while pursuing growth opportunities.

About Scotia Global Asset Management®

Our legacy of experience

We're proud of our heritage and the trust we've built with clients over the years. As one of Canada's largest asset managers, we manage over \$432 billion in assets for more than 2 million clients worldwide. Our team of over 200 investment professionals brings decades of experience to the table, ensuring your investments are in good hands³.



Get started

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

¹ The Multi-Asset Management Team of Scotia Global Asset Management manages over \$150 billion in assets across multiple brands, channels and products. The Team consists of 20 Portfolio Managers, Assistant Portfolio Managers, Analysts and Traders, averaging over 23 years of diverse portfolio management experience. As of June 30, 2026.

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

³ All numbers reported as at October 31, 2025.

Commissions, trailing commissions, management fees and expenses may be associated with mutual fund investments, including ETFs. Please read the fund's simplified prospectus before investing. Mutual funds and ETFs 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.

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.

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