



Scotia Essentials Portfolios™

Everything you need in one portfolio.

Whether you're just starting to invest or looking to grow your savings, Scotia Essentials Portfolios simplify your path to achieving your financial goals.

From saving for retirement, to funding a child's education, or purchasing your dream home, each portfolio is actively managed to adapt to changing markets and keep you on track for the milestones that matter most.

Complete

A fully diversified portfolio designed to capture growth potential while managing risk.

Simple

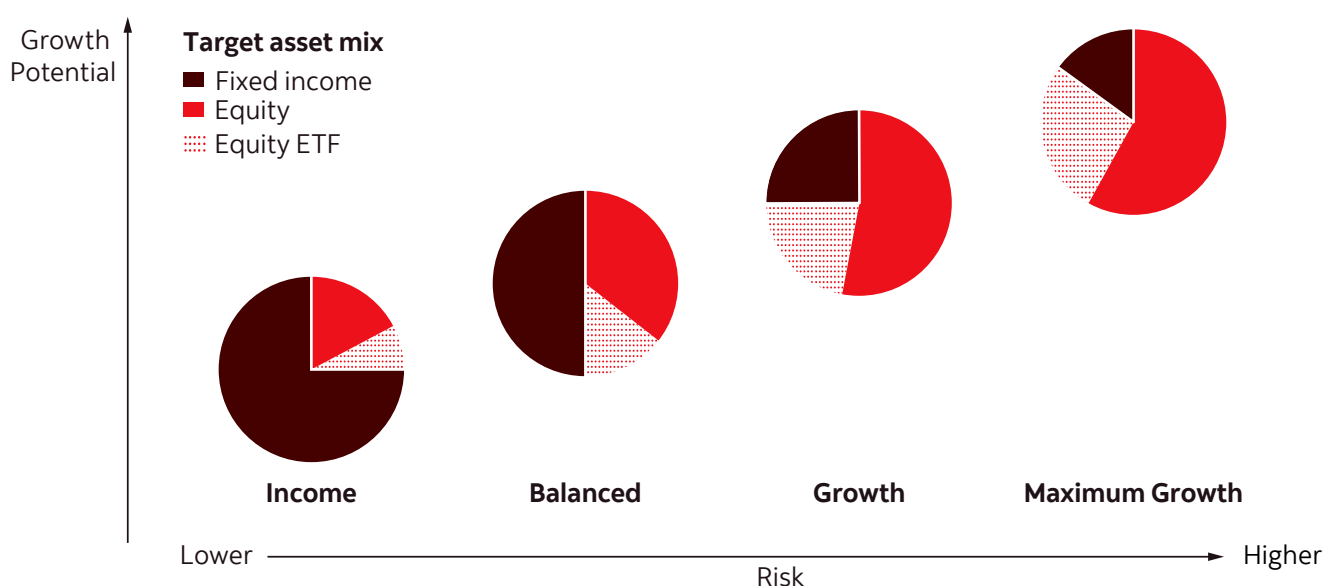
Combines the power of active management and passive Exchange-Traded Funds (ETFs) that closely track an index in one investment.

Affordable

Make the most of your savings with our low cost solution, because lower fees can help grow your savings over the long term.

Selecting the right portfolio for you

Choose from four professionally managed Scotia Essentials 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 month¹. 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.

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 ScotiaFunds and passive ETFs.



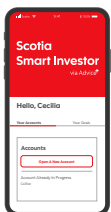
Ability to seize opportunities

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 \$373² billion in assets for more than 3 million clients² worldwide. Our team of over 200² investment professionals brings decades of experience to the table, ensuring your investments are in good hands.



Get started

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

¹ The 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.

² All numbers reported as at October 31, 2024.

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.

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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