



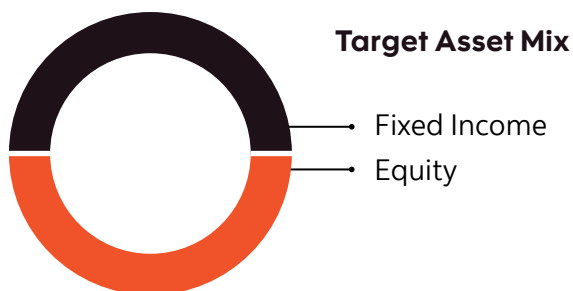
Scotia Low Carbon Global Balanced Fund

A high-quality, low-carbon fund

Climate change is one of the key challenges of our time. The transition to a sustainable economy may present a broad array of financial risks and opportunities. Alongside the call for reduced dependency on fossil fuels globally, many investors are increasingly seeking ways to lower their portfolio's carbon exposure without sacrificing investment results.

Scotia Low Carbon Global Balanced Fund is part of Scotia Global Asset Management's growing suite of ESG mutual funds.

At a glance



Portfolio Advisor	Scotia Global Asset Management
Benchmark	50% FTSE Canada Universe Bond Index, 50% MSCI World Index (C\$)
Risk Rating	Medium
Time Horizon	Medium to long
Distribution Frequency	Quarterly

Balanced approach, diversified across fixed income investments (issuer types, credit rating and duration) and equity investments (regions, countries, market cap and sectors, excluding energy).

Why invest?

Scotia Low Carbon Global Balanced Fund is intended for environmentally conscious investors who want to generate income and seek long-term capital growth with lower carbon intensity than the broader market.

Minimizes the cyclical highs and lows of dedicated energy exposure by excluding energy sector¹ and non-energy sector businesses that are materially exposed to the fossil fuel supply chain.

Seeks to benefit from the transition to a low-carbon economy by focusing on companies and corporate bond issuers that are less dependent on fossil fuels for their long-term success.

Considers ESG factors alongside fundamental analysis.

Targets high-quality businesses that offer a sustainable competitive advantage, industry leadership, financial strength and create value over time.

¹ Energy sector as defined by GICS® Energy Sector for stocks and FTSE Energy Industry Group for corporate bonds. Renewable energy companies as defined by the portfolio manager are permitted in the low-carbon funds.

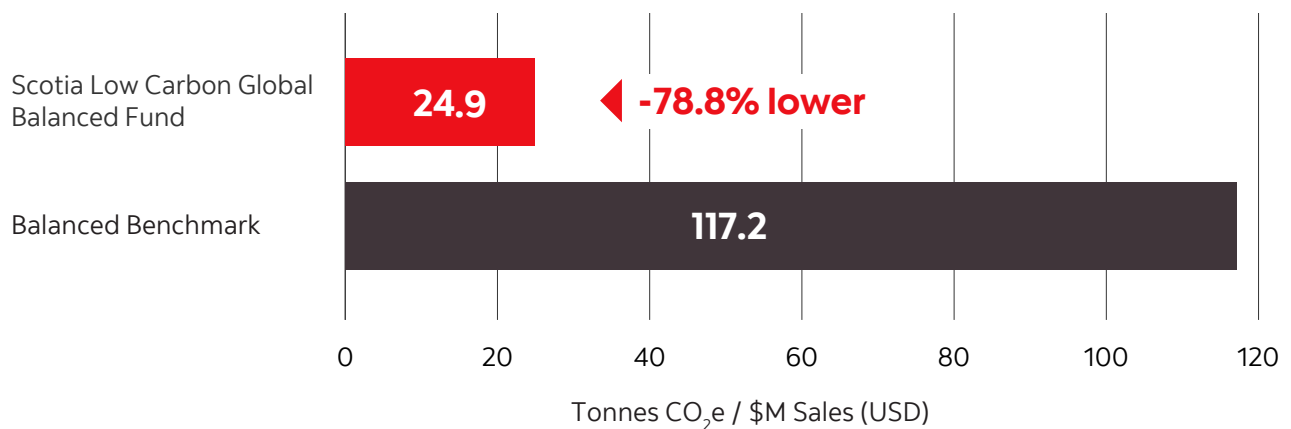
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Measuring Carbon Intensity

Scotia Low Carbon Global Balanced Fund is designed to have a lower weighted average carbon intensity than its benchmark index. The carbon intensity of the fund is determined by measuring direct CO₂ emissions² from the individual companies and corporate bond issuers in the fund as well as emissions from purchased energy³ relative to their corporate revenues.

Weighted Average Carbon Intensity

Fund holdings using available carbon intensity data as at March 31, 2026.



Carbon Intensity = tCO₂e/\$M USD revenue. Balanced Benchmark is 50% MSCI World Index and 50% FTSE Canada Universe. For Fund, data availability is 75.4% with 3.4% comprised of MSCI estimates; for benchmark, data availability is 67.3% with 2.6% comprised of MSCI estimates. Data Sources: Scotia Jarislowsky Fraser and MSCI. Emissions include Scope 1 and Scope 2 Emissions.

² Scope 1 emissions are direct greenhouse gas (GHG) emissions that occur from sources that are controlled or owned by an organization (e.g., emissions associated with fuel combustion in boilers, furnaces, vehicles).

³ Scope 2 emissions. Carbon Intensity is expressed in metric tonnes of Scope 1 & 2 carbon dioxide equivalent (CO₂e) emissions per million USD in revenue generated by the business. A weighted average carbon intensity methodology is used, whereby the carbon intensity of each equity and corporate bond holding is proportionally weighted based on its representation in the fund. The weighted average carbon intensity is measured periodically for the low-carbon funds and their benchmark.

Commissions, trailing commissions, management fees and expenses may be associated with mutual fund investments. Please read the prospectus before investing. The indicated rates of return are the historical annual compounded total returns including changes in units value and reinvestment of all distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder that would have reduced returns. Mutual funds are not guaranteed, their values change frequently, and past performance may not be repeated.

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