

Scotia Essentials Growth Portfolio

Summary of Investment Portfolio

The Summary of Investment Portfolio may change due to ongoing portfolio transactions. A quarterly portfolio update is available to the investor at no cost by calling 1-800-268-9269, or by visiting www.scotiafunds.com, 60 days after quarter end, except for December 31, which is the calendar year end, when they are available after 90 days.

The Fund invests primarily in mutual funds managed by the Manager and/or third party investment managers. The simplified prospectus and other information about the Underlying Funds are available on the Internet at www.sedarplus.ca.

The total net asset value of the Fund as at September 30, 2025 was \$2,703,865,647.

| Portfolio Breakdown | % of net asset value | Top Holdings* | % of net asset value |
|--|----------------------|---|----------------------|
| Foreign Equity Funds | 56.5% | Scotia U.S. Equity Index Tracker ETF | 19.8% |
| Canadian Equity Funds | 18.0% | Scotia Wealth Fundamental International Equity Pool, Series "I" | 13.4% |
| Fixed Income Funds | 15.1% | 1832 AM Tactical Asset Allocation ETF LP, Series "I" | 10.0% |
| Balanced Funds | 10.0% | Scotia Global Dividend Fund, Series "I" | 6.3% |
| Cash and Short Term Instruments (Bank Overdraft) | 0.4% | Scotia Canadian Dividend Fund, Series "I" | 5.3% |
| Other Net Assets (Liabilities) | 0.0% | 1832 AM Emerging Markets Equity Pool, Series "I" | 5.0% |
| | | 1832 AM Global Completion ETF LP, Series "I" | 5.0% |
| | | Scotia Wealth Quantitative Global Small Cap Equity Pool, Series "I" | 4.9% |
| | | 1832 AM Total Return Bond LP, Series "I" | 3.7% |
| | | Scotia Canadian Income Fund, Series "I" | 3.7% |
| | | 1832 AM Fundamental Canadian Equity Pool, Series "I" | 3.5% |
| | | 1832 AM Canadian Growth LP, Series "I" | 3.5% |
| | | Scotia Wealth Quantitative Canadian Small Cap Equity Pool, Series "I" | 3.0% |
| | | Scotia Canadian Equity Fund, Series "I" | 2.7% |
| | | Scotia Wealth Canadian Bond Pool, Series "I" | 2.2% |
| | | Scotia Wealth Canadian Corporate Bond Pool, Series "I" | 2.2% |
| | | 1832 AM Investment Grade Canadian Corporate Bond Pool, Series "I" | 1.5% |
| | | Scotia Wealth High Yield Bond Pool, Series "I" | 1.5% |
| | | Scotia Wealth World Infrastructure Pool, Series "I" | 1.1% |
| | | Scotia Wealth Premium Payout Pool, Series "I" | 1.0% |
| | | Cash and Short Term Instruments (Bank Overdraft) | 0.4% |
| | | Scotia Wealth Real Estate Income Pool, Series "I" | 0.3% |

* Securities legislation requires the top 25 holdings of the Fund to be presented; however, the Fund currently has less than 25 holdings.