

Scotia Strategic Portfolios

All you need in one portfolio.

A well diversified portfolio is the best approach to managing volatility, reducing risk, and achieving investment results. Our strategically diversified portfolios can help you stay on track to achieve your investment objectives across changing market conditions.

Scotia Strategic Portfolios are a suite of investment solutions that combine a mix of Scotia Funds® and Exchange-Traded Funds (ETFs) with the convenience of a single investment. They are actively managed and purposefully diversified across a variety of asset classes to grow your savings while carefully managing risk.

With Scotia Strategic Portfolios, you get:



A complete investment solution designed for you and your needs

Investing doesn't have to be complicated or time-consuming. Invest confidently knowing that your Scotia Strategic Portfolio is strategically built to suit your medium- to long-term investment needs.



A thoughtfully designed and diversified portfolio in one convenient solution

Return and risk go hand in hand when investing. To generate long-term growth and manage risk, your Scotia Strategic Portfolio uses multiple levels of diversification. You'll get a mix of actively managed mutual funds and ETFs spanning different asset classes, geographies, industries and company sizes.



Active portfolio management to keep you on track

Markets never stand still, and neither should your portfolio. Your Scotia Strategic Portfolio draws on the strength and experience of Scotia Global Asset Management's Multi-Asset Management Team, who have a long and successful track record of constructing and managing diversified portfolios to help investors achieve their goals.

Rest easy knowing your portfolio is continuously monitored, regularly rebalanced and tactically adjusted to potentially capitalize on a broad range of market conditions and opportunities.

The foundation of Scotia Strategic Portfolios



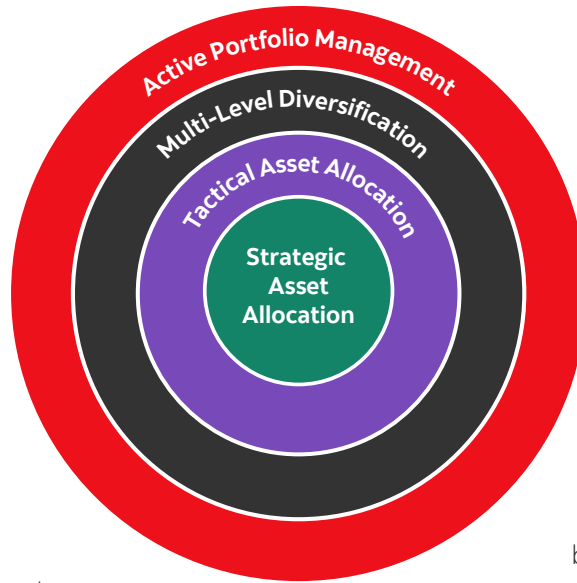
Active Portfolio Management

Your portfolio is managed by an experienced and tenured team of international portfolio managers with specialized investment knowledge and a proven investment process.



Multi-Level Diversification

Your portfolio uses actively managed ScotiaFunds and cost-effective ETFs to diversify across a broad range of investment approaches, asset classes, geographies, industries and company sizes.



Strategic Asset Allocation

Your portfolio's mix of stocks and bonds aligns with your investment objective, time horizon, and appetite for risk, accounting for the majority of your portfolio's risk and returns.



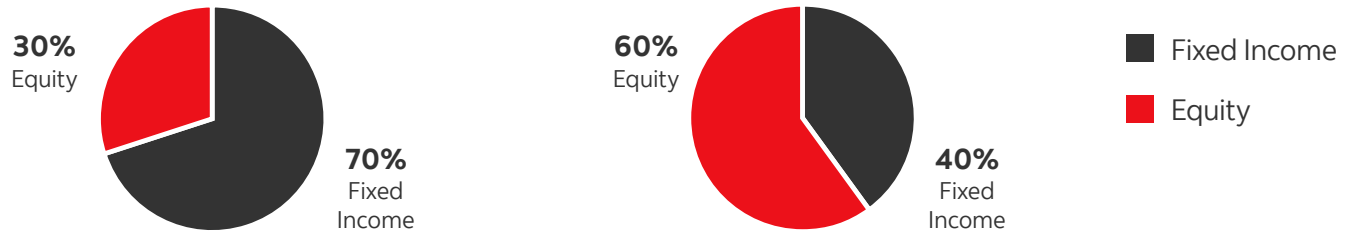
Tactical Asset Allocation

Your portfolio's strategic asset mix may be tactically adjusted based on market conditions. These marginal adjustments are designed to add incremental returns and help manage volatility.

Introducing Scotia Strategic Portfolios

Scotia Strategic Portfolios are a suite of balanced funds solutions designed to achieve your most important investment objectives. There are two balanced funds available to meet your needs, one with an emphasis on income and the other on growth.

Target Asset Mix



Balanced Income Portfolio

Balanced Growth Portfolio

Target allocations are subject to change without prior notification.

Investing in Scotia Strategic Portfolios is easy



- USD \$5,000 minimum initial investment



- Save regularly and automatically with pre-authorized contributions for as little as USD \$100 per month

Scotia Global Asset Management®

Scotia Global Asset Management® provides global investment solutions while leveraging our expertise and thorough investment process, executed by more than 200 investment professionals. With broad international presence and AUM of over USD \$256 billion¹, we actively seek out investment opportunities while prudently

managing risk and providing investors with the investment management excellence they seek. 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 and portfolio solutions.

For more information about Scotia Strategic Portfolios, please contact:

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¹ Assets Under Management (AUM) represents assets managed by Scotiabank (through its Global Wealth management division) on a discretionary basis and in respect of which the Bank earns investment management fees. AUM are beneficially owned by clients and are therefore not reported on the Bank's Consolidated Statement of Financial Position. AUM in \$USD. All numbers reported as at April 30, 2024.

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Important information concerning the investment goals, risks, charges and expenses of investing in the mutual funds and unit trusts contained in the Portfolio are contained in the relevant prospectus or offering circular. Investors should carefully consider these before investing. Copies are available from any branch of the financial institution where you are buying the portfolio or electronically on the Investing page of the institutions' website. The prospectus should be read carefully before investing. Commissions, management fees and expenses all may be associated with investing in mutual funds and unit trusts. Mutual funds and unit trusts are not guaranteed or covered by your local deposit insurance corporation, other government deposit insurer, the Bank of Nova Scotia, or its subsidiaries/affiliates. Their values change frequently, including the amount of income that you may receive (where applicable), and you may not get back the original amount you invested. Information on performance provided herein is subject to variation and is likely to change over time. Past performance may not be repeated and should not be treated as an indicator of future performance. The indicated rates of return are the historical returns including changes in share value and reinvestment of all distributions and do not take into account sales charges or fees, redemptions, distributions or optional charges or income taxes payable by any security holder that would have reduced returns. The foregoing is for informational purposes only and is subject to change without notice. Always consult your professional tax and legal advisors with respect to your particular circumstances. Nothing herein is intended to constitute an offer or solicitation to transact business for products or services in any jurisdiction where such an offer or solicitation would be unlawful. This does not constitute an invitation to purchase or sell shares of the mutual funds or unit trusts. Scotia Funds (formerly Scotiabank Mutual Funds) and Scotia Global Asset Management, are brand names under which the Scotiabank Group of Companies, including: Scotiabank & Trust (Cayman) Ltd., Scotia Investments Jamaica Limited, Scotiabank (Trinidad and Tobago) Limited, Scotia Asset Management (Barbados) Inc., and distributes mutual funds and unit trusts. 1832 Asset Management L.P. is a limited partnership, the general partner of which is wholly owned by Scotiabank and is the Investment Fund Manager for Scotia Funds and Dynamic Funds. Net asset value information of the Scotia Funds can be found on Bloomberg, in the Equities section, and on the Cayman Islands Stock Exchange (CSX), website www.csx.ky under "Scotiabank". Net asset value information of the unit trusts can be found on scotiainvestmentsjm.com.