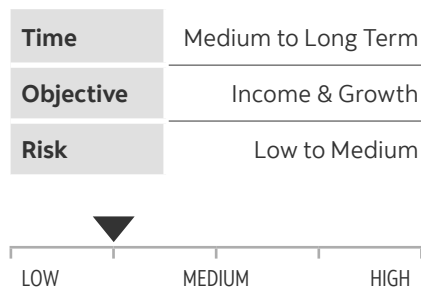
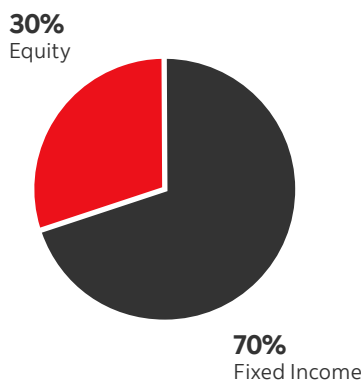


Scotia Strategic Balanced Income Portfolio

Portfolio Investor Profile

This portfolio is intended for investors seeking income and long-term capital appreciation potential – **with an emphasis on income**. This portfolio invests primarily in fixed income investments with a smaller allocation to equities to enhance long-term capital appreciation potential.

Target asset mix¹



Scotia Strategic Portfolios

combine a mix of Scotia Funds® and Exchange-Traded Funds (ETFs) into one convenient solution to help you achieve your most important financial goals.

Multi-Level Diversification

Every Scotia Strategic Portfolio is diversified across asset classes, geographies, sectors and investment styles to achieve long-term growth potential while carefully managing risk. Each portfolio is thoughtfully designed and purposefully diversified to grow your savings over the medium to long term, yet flexible enough to adjust for changing market conditions.

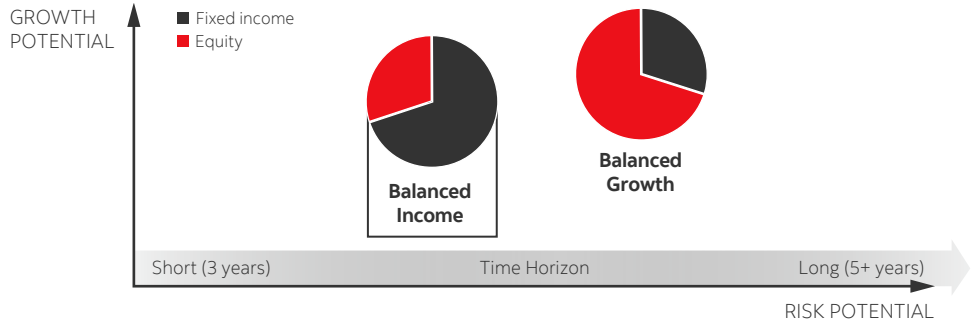
Asset Mix	Investment Focus	Purpose	Scotia Strategic Balanced Income Portfolio
Fixed Income	U.S. fixed income	Stability, income, and the potential for capital appreciation	70%
Equity	Global equity	Long-term capital growth of high-quality global companies	30%

¹ For illustrative purposes only. Actual weights may differ and are subject to change.

Your investment is part of a suite of actively managed and continuously monitored **Scotia Strategic Portfolios**.

Rebalancing

Your Scotia Strategic Portfolio aims to maintain a consistent asset mix and utilizes daily cash investing to maintain allocations close to targets.



Target allocations are subject to change without prior notification.

Series availability	Minimum investment	Management fee
A	USD \$5,000	1.35%

Portfolio Management & Oversight

Your Portfolio is carefully monitored and managed on an ongoing basis by Scotia Global Asset Management’s Multi-Asset Management Team, which offers extensive experience in portfolio management, manager research and due diligence. Scotia Strategic Portfolios are governed by an Oversight Committee, which regularly monitors the Portfolios across a wide range of risk and return criteria to ensure they continue to meet their stated objectives.

Multi-Asset Management Team	Members	Experience
Bringing years of experience in building, refining and managing diversified portfolio solutions, the Team utilizes a disciplined and rigorous approach to portfolio construction, asset allocation policy and manager selection.	Craig Maddock, CFA, VP & Senior Portfolio Manager & Head, Multi-Asset Management Team	34 years
	Yuko Girard, CFA, Portfolio Manager	28 years
	Jenny Wang, CFA, Portfolio Manager	28 years
	Wesley Blight, CFA, VP & Portfolio Manager	19 years
	Mark Fairbairn, CFA, Portfolio Manager	16 years
	Ian Taylor, CFA, VP & Portfolio Manager	15 years

Scotia Global Asset Management®

Scotia Global Asset Management provides global investment solutions delivered by high-conviction investment management teams who use traditional and innovative strategies to deliver investment results across all asset classes. These solutions are accessed through a comprehensive range of products and services that span every major sector, geographic region, and investment discipline.

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 the financial institution where you are buying the portfolio and 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. and Scotia Investments Jamaica Limited, Scotiabank (Trinidad and Tobago) 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. ®Registered trademark of The Bank of Nova Scotia, used under licence. ™Trademark of The Bank of Nova Scotia, used under licence.

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