

Scotia Strategic Balanced Income Portfolio

Class A

April 2025

Reasons for investing

- A complete investment solution designed for you and your needs
- A thoughtfully designed and diversified portfolio in one convenient solution
- Active portfolio management to keep you on track

Investment objective

Provides a total return consisting of income and long-term capital appreciation, with an emphasis on income, by investing primarily in a diversified mix of equity and fixed income mutual funds and exchange-traded funds (ETFs)

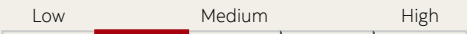
Portfolio Manager

1832 Asset Management L.P. is wholly owned by the Bank of Nova Scotia and forms part of Scotia Global Asset Management®, which manages more than US\$268 billion on a discretionary basis as at October 31, 2024

Portfolio facts

Base currency	USD
Inception date	2025-01-31
Net asset value (USD)	9.9837
Fund Assets (USD million)	0.242
Management fee (Class A)	1.35%
Sales Charges	Sales charges may apply
Minimum investment	\$5,000
Subsequent investment	\$100
Benchmark	Composite*
Asset Class	Balanced
Portfolio rebalancing	Daily, if required

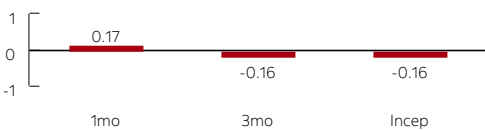
Risk rating



Growth of US\$10,000 since inception - n/a



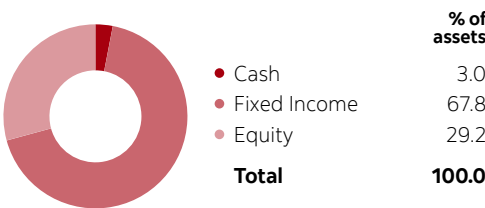
Annualized compound return %^



Calendar year return %^

Returns for funds less than 1 year old cannot be displayed.

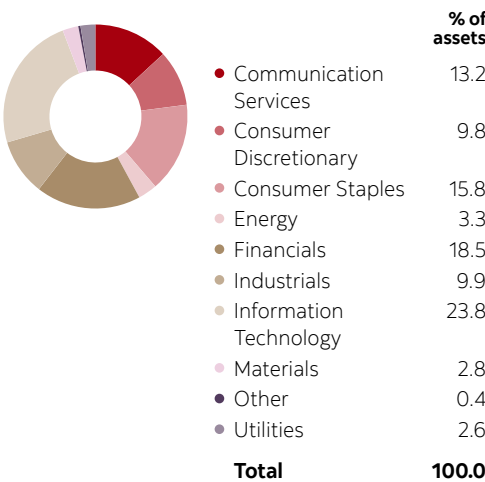
Asset allocation



Fund allocation

	% of assets
Income	
SPDR PORTFOLIO AGGREGATE BOND ETF	24.0
SPDR PORTFOLIO CORPORATE BOND ETF	20.5
SPDR PORTFOLIO INTERMEDIATE TERM ETF	10.6
SPDR PORTFOLIO HIGH YIELD BOND ETF	10.0
SPDR PORTFOLIO LONG TERM TREASURY ETF	3.0
Growth	
SPDR S+P 500 ETF TRUST	19.4
ISHARES CORE MSCI EAFE ETF	7.1
ISHARES CORE MSCI EMERGING MARKET ETF	2.6
Total	97.4

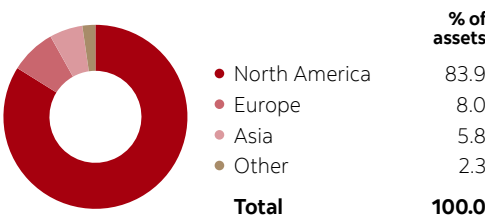
Sector allocation (Equity only)



Top 10 holdings

	Maturity date	% of assets
Security		
SPDR PORTFOLIO AGGREGATE BOND ETF		24.0
SPDR PORTFOLIO CORPORATE BOND ETF		20.5
SPDR S+P 500 ETF TRUST		19.4
SPDR PORTFOLIO INTERMEDIATE TERM ETF		10.6
SPDR PORTFOLIO HIGH YIELD BOND ETF		10.0
ISHARES CORE MSCI EAFE ETF		7.1
SPDR PORTFOLIO LONG TERM TREASURY ETF		3.0
ISHARES CORE MSCI EMERGING MARKET ETF		2.6
US DOLLAR		2.6
Total of Top 10 Holdings		100.0

Geographic allocation



[^] All returns are net of management fees and fund expenses, expressed as a percentage and are based on Class A assets. Returns for periods less than one year are not annualized. The performance data provided is not intended to reflect future value of any mutual fund or returns on investment in any mutual fund. Net Asset Value, Fund Assets and Annualized % return data is as at April 30, 2025.

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. TM Trademark of the Bank of Nova Scotia, used under license

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Portfolio holdings data is as at April 30, 2025.

Inception date provided is the date of first deposit to the Fund. The Fund was incorporated on January 31, 2025.

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. The calculation of total cumulative returns assumes the reinvestment of all interest income at the share price immediately after the distribution of interest income. Performance is subject to variations and is likely to change over time.