



Scotia Global Asset Management™ Sustainable Funds

The world is changing. Your investments can too.

Scotia Global Asset Management™

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For financial advisors who consider all stages of their client's life, and institutional and private client investors, Scotia Global Asset Management™ provides local investment solutions while leveraging our global expertise and thorough investment process, executed by more than 115 local and global investment professionals. With our broad international presence and AUM of over US\$145 billion*, we actively seek out investment opportunities while prudently managing risk and providing investors with the investment management excellence they seek.

Sustainability has become a central part of decision-making for consumers, businesses and governments – and investors can no longer ignore the impact on their investments.

Introducing Scotia Global Asset Management™ Sustainable Funds:

Scotia Sustainable Global Corporate Bond Fund

Scotia Sustainable Global Equity Fund

Scotia Sustainable Emerging Markets Equity Fund

Why invest?

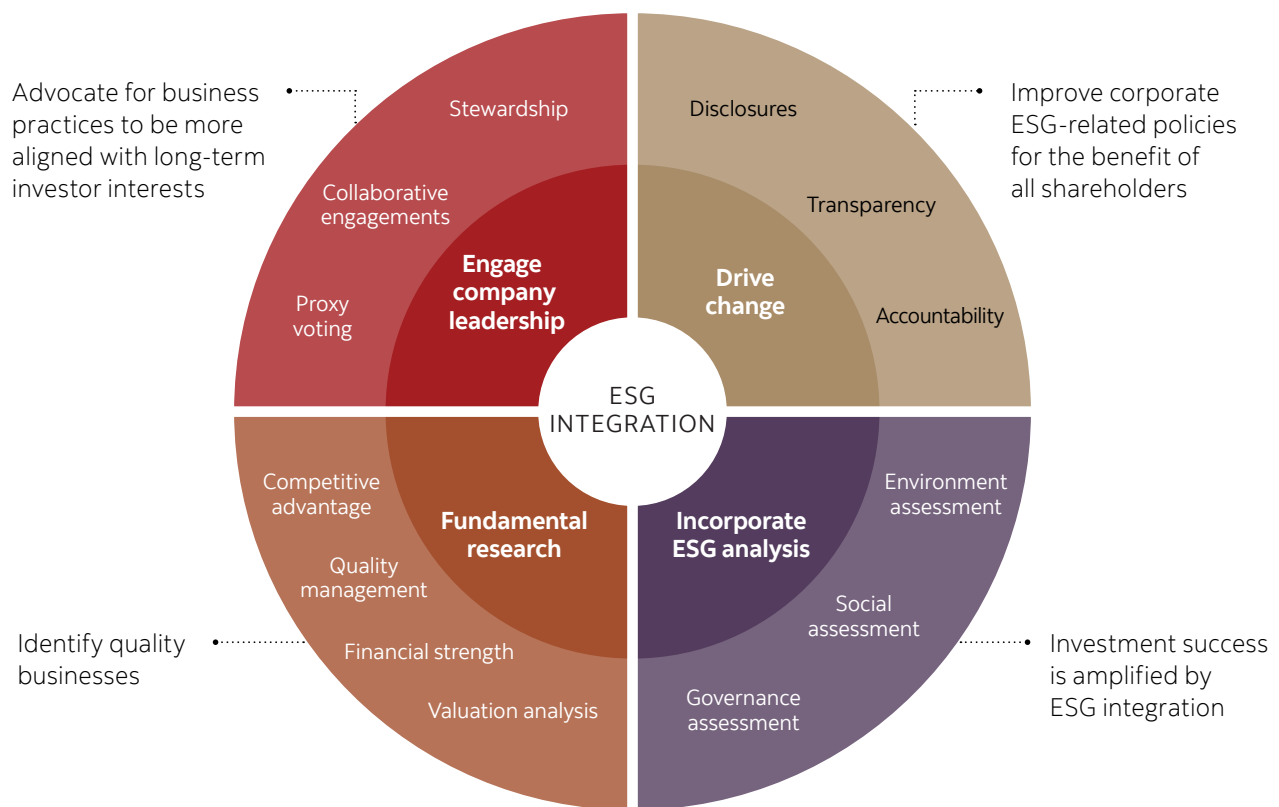
- The transition to a sustainable economy is presenting a broad array of financial risks and opportunities.
- Holding an actively managed diversified portfolio of high-quality businesses is the best way to protect against those risks and access those opportunities.
- Investors benefit from active ownership through productive corporate engagements that seek to improve business practices and drive long-term shareholder value creation.

*Assets as of December 31, 2020. Scotia Global Asset Management AUM includes: 1832 Asset Management L.P., Scotia Asset Management Jamaica, Scotia Gestión de Activos (Mexico), Scotia AGF (Chile), Scotia Fondos (Peru), Scotiabank & Trust (Cayman) Ltd., and Scotia Fondos (Costa Rica).

A sophisticated approach for a changing world

Four core principles guide our research, decision-making and management as we seek to invest in sustainable businesses: fundamental research, Environmental, Social and Governance (ESG) integration, engage company leadership and drive change.

Businesses that meet sustainability requirements have a competitive advantage as they confront real-world risks and embrace opportunities that directly impact long-term performance.





Managed by leaders in sustainable investing

Scotia Sustainable Funds are managed by JFL Global Investment Management (JFL Global), a wholly-owned subsidiary of Scotiabank. JFL Global is one of Canada's leading investment firms that is widely recognized and valued for its core strengths:

- Fundamental, high-quality investing
- Rigorous in-house research
- Active, bottom-up investing since 1955
- 20+ years of developed and emerging markets equity experience
- Focus on global leaders, non-cyclical businesses
- Long-term ownership approach
- Companies seek counsel as a trusted shareholder
- Long history of governance advocacy

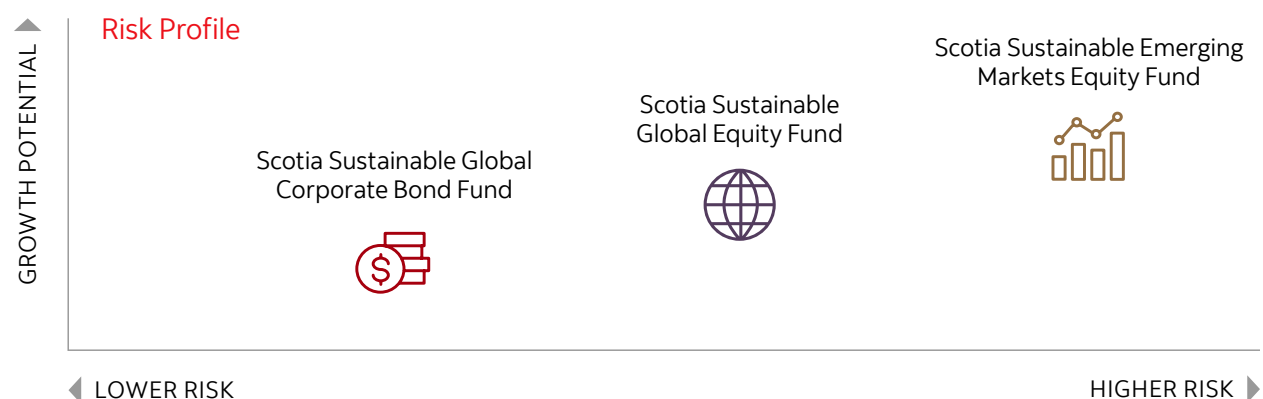
Understanding our approach to sustainable investing

- **Integrate ESG factors into investment decisions.** We believe what is material to a business's future success may be different than what has driven past performance.
- **Be engaged investors.** We fully integrate governance practices into our investment process through proxy voting and by engaging with management and board leadership to improve ESG practices material to long-term sustainable value creation.
- **Encourage disclosure of information.** We believe that transparency and accountability contribute to the quality and ethics of management and can drive excellence.
- **Collaborate with the leading global organizations.** To advance sustainable investment practices for the benefit of all stakeholders, our analysis factors in insights from organizations like Principles for Responsible Investment (PRI), Canadian Coalition for Good Governance (CCGG), Sustainable Accounting Standards Board (SASB), Global Initiative for Sustainability Ratings (GISR), and CDP (formerly Carbon Disclosure Project).



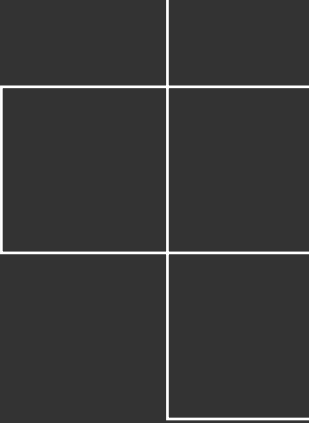
Scotia Sustainable Funds – At a glance

	SCOTIA SUSTAINABLE GLOBAL CORPORATE BOND FUND	SCOTIA SUSTAINABLE GLOBAL EQUITY FUND	SCOTIA SUSTAINABLE EMERGING MARKETS EQUITY FUND
Asset class	Corporate fixed income	Global equity	Emerging markets equity
Benchmark	Bloomberg Barclays US Corporate Total Return Value Unhedged Index	MSCI World Index	MSCI Emerging Markets Index
Portfolio manager	JFL Global	JFL Global	JFL Global
Recommended time horizon	Medium- to long-term	Long-term	Long-term
Objective	Capital preservation and stable income	Growth	Growth
Risk rating	Low to medium	Medium to high	High



An aerial photograph of a tropical river winding through a dense rainforest. The river is dark brown and flows from the top right towards the bottom right. The surrounding forest is lush green with varying shades of foliage. The image is divided into several rectangular panels, suggesting a collage or a multi-part visual. The text is overlaid on the left side of the image.

Scotia Sustainable Funds are intended for investors who want a forward-thinking, diversified portfolio of high-quality businesses and robust risk management.



Scotia Sustainable Funds are for investors who want:

High-quality investments

Long-term ownership in companies with highly defensible competitive advantages and quality management

Integrated risk analysis

Investment decisions driven by traditional financial factors and ESG-related factors

Positive change

Use ownership stakes to influence issuer (fixed income) and company (equity) activities and behaviors

Active management

An actively managed and diversified portfolio of well-run businesses

Principled leadership

Hold businesses accountable by integrating proxy voting into the investment process

**Contact your Relationship Advisor to learn more about
Scotia Global Asset Management™ Sustainable Funds.**

The Scotia Sustainable Funds "The Funds" are registered with and regulated by Cayman Islands Monetary Authority (the "Monetary Authority"). The Funds are intended for accredited investors only. Important information concerning the investment objectives, strategies, risks, charges and expenses of investing in mutual funds is contained in the relevant prospectus. Investors should carefully consider these before investing. Copies of the prospectus are available from the financial institution where you are buying the mutual fund and should be read before investing. Commissions, management fees and expenses all may be associated with mutual fund investments. Mutual Funds 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, and you may not get back the original amount you invested. This is for informational purposes only and is subject to change without notice. Always consult your professional tax and legal advisors with respect to your 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. Views expressed regarding a company, security, industry or market sector are the views of the writer and should not be considered an indication of trading intent of any investment funds managed by Scotiabank & Trust (Cayman) Ltd. These views should not be considered investment advice nor should they be considered a recommendation to buy or sell. Assets under management are as of December 31st, 2020. Scotia Global Asset Management is a business name used by the following legal entities of Scotiabank: Scotia Fondos S.A. de CV Sociedad Operadora de Sociedades de Inversión (Mexico), Scotia Administradora General de Fondos Chile S.A., Scotia Fondos Sociedad Administradora de Fondos Mutuos S.A (Peru), Fiduciaria Colpatria S.A (Colombia), Scotiabank & Trust (Cayman) Ltd., Scotia Investments Jamaica Ltd, Scotia Investments Trinidad and Tobago Limited ("SITTL"), Scotia Sociedad de Fondos de Inversión, S.A (Costa Rica), and 1832 Asset Management L.P., a limited partnership, the general partner of which is wholly owned by Scotiabank. Scotia Global Asset Management offers a range of wealth management solutions, including mutual funds, and investment solutions for private clients, institutional clients and managed asset programs. Scotia Funds are regulated by the Cayman Islands Monetary Authority. ™ Trademark of The Bank of Nova Scotia, used under license where applicable.

Jarislowsky Fraser is a wholly owned subsidiary of The Bank of Nova Scotia ("Scotiabank") and operates as a distinct business. Its investment management approach and decision-making process are independent from Scotiabank and its other asset management businesses. Jarislowsky Fraser has one wholly owned subsidiary, Jarislowsky, Fraser USA, Inc.