

**Scotiabank group
Deposit Product List**

The following Scotiabank group members are each CDIC member institutions. Each institution has its own list of deposit products eligible for CDIC deposit insurance (up to the maximum protection limit).

**The Bank of Nova Scotia
Scotia Mortgage Corporation
Montreal Trust Company of Canada
National Trust Company**

The following instruments and/or products are deposits eligible for deposit insurance (up to the maximum protection limit) through the Canada Deposit Insurance Corporation. Eligible deposits must be in Canadian funds, payable in Canada, and have a term of no greater than 5 years. For full details of coverage limitations, see the CDIC brochure "Protecting Your Deposits", which is available from your Scotiabank branch or from CDIC. You may contact CDIC at 1-800-461-CDIC (2342) or visit its website at www.cdic.ca.

The Bank of Nova Scotia

Member of Canada Deposit Insurance Corporation

Deposits in Chequing/Savings Accounts

Account Plan *for business*

AgriInvest

Basic Banking Account

Basic Banking Plan

Basic Business Account

Business Investment Account

Corporate Deposit Account

Dual Rate Investment Account

Getting There Savings Program® for Youth

Interest Bearing Business Accounts

Institutional Deposit Account

Money Master® Savings Account

Right Size Savings for business

Right Size Account *for business*

Scotiabank Momentum Chequing Account

Scotia One™ Account

Student Banking Advantage® Plan

Scotiabank Momentum Savings Account

Scotiabank Momentum^{PLUS} Savings Account

ScotiaOne Account Plan *for business*

ScotiaOne Account Plan *for agriculture*

SPP Plus Account Plan

Scotia Community Account Plan

Scotia Power Savings Account™ (no longer available for sale)

Term Bonus Account

Business Interest Account (no longer available for sale)

Daily Interest Savings Account (no longer available for sale)

Daily Interest Savings – Home Ownership Savings Plan (no longer available for sale)

Low Fee Account *for business* (no longer available for sale)

Money Master for business™ (no longer available for sale)

Notice Investment Account (no longer available for sale)

Powerchequing® Account (no longer available for sale)

Scotia Power Savings *for business* (no longer available for sale)

Scotia Private Banking Powerchequing Account

Scotia Plus® Program for Seniors (no longer available for sale)

Scotia Value® Account (no longer available for sale)

Scotia Gain Plan® Investment Savings Account (no longer available for sale)

Scotia All-in-One Account (no longer available for sale)

Scotia Blue Chip Savings Account (no longer available for sale)

Scotia Chequing Account (no longer available for sale)

ScotiaClub Account (no longer available for sale)

Scotia Executive Money Master Account (no longer available for sale)

Scotia One Service (no longer available for sale)

Treasury Account (no longer available for sale)

Other – Canadian currency only

Bank Official Cheque

Certified Cheque

Draft

GIC Interest Cheque

Money Order

Wire/Telephone Transfer

Deposits Not Directly Available to Customers

Accrued Interest Payable on Deposits
Items in Transit
Proceeds of Collections Pending Remittance
Personal Trust Float Funds Cash Balances
Outstanding Payments to Customers
Scotia® Self-Directed Cash Balances

Deposits in Non-Registered Accounts

Bank of Nova Scotia Investment Savings Account
Bank of Nova Scotia Corporate Investment Savings Account
Crowd Deposit Account
Cashable GIC
Cash Account
Guaranteed Income Optimizer
IP Cash (BNS Dealer only)
Non-Redeemable GIC
Notice Plan
Pre-Paid Letters of Credit
Redeemable GIC
Scotiabank Equity Powered GIC – Canadian Income
Scotiabank Equity Powered GIC – Canadian Guaranteed Return
Scotiabank Equity Powered GIC – Canadian Growth
Scotiabank Equity Powered GIC – American Growth
Scotiabank Equity Powered GIC – Global Growth
Scotiabank Savings Accelerator Account
Scotiabank Index Powered GIC
The Ultimate Laddered GIC
Trust/Sub-Account Plan
G7 Stock-Indexed GIC (no longer available for sale)
Scotia GIC with Flex - (no longer available for sale)
U.S. Market Stock-Indexed GIC (no longer available for sale)
Accelerated-Rate GIC - (no longer available for sale)
Scotia Market Powered GIC (no longer available for sale)

Deposits in Tax-Free Savings Accounts (TFSA)

Bank of Nova Scotia Investment Savings Account
Cashable GIC
Cash Account
Guaranteed Income Optimizer
IP Cash (BNS Dealer only)
Non-Redeemable GIC
Scotiabank Equity Powered GIC – Canadian Income
Scotiabank Equity Powered GIC – Canadian Guaranteed Return
Scotiabank Equity Powered GIC – Canadian Growth
Scotiabank Equity Powered GIC – American Growth
Scotiabank Equity Powered GIC – Global Growth
Scotiabank Index Powered GIC
Scotiabank Savings Accelerator Account
The Ultimate Laddered GIC
Accelerated-Rate GIC - (no longer available for sale)

The Bank of Nova Scotia

Member of Canada Deposit Insurance Corporation

G7 Stock-Indexed GIC (no longer available for sale)
Scotia GIC with Flex - (no longer available for sale)
U.S. Market Stock-Indexed GIC (no longer available for sale)

Deposits in Registered Education Savings Plans (RESP)

Cashable GIC
IP Cash (BNS Dealer only)
Non-Redeemable GIC
Scotiabank Equity Powered GIC – Canadian Income
Scotiabank Equity Powered GIC – Canadian Guaranteed Return
Scotiabank Equity Powered GIC – Canadian Growth
Scotiabank Equity Powered GIC – American Growth
Scotiabank Equity Powered GIC – Global Growth
Scotiabank Index Powered GIC
Scotiabank Savings Accelerator Account
The Ultimate Laddered GIC
Accelerated-Rate GIC - (no longer available for sale)
Scotia GIC with Flex - (no longer available for sale)

Deposits in Registered Disability Savings Plans (RDSP)

Cashable GIC
IP Cash (BNS Dealer only)
Non-Redeemable GIC
Scotiabank Equity Powered GIC – Canadian Income
Scotiabank Equity Powered GIC – Canadian Guaranteed Return
Scotiabank Equity Powered GIC – Canadian Growth
Scotiabank Equity Powered GIC – American Growth
Scotiabank Equity Powered GIC – Global Growth
Scotiabank Index Powered GIC
Scotiabank Savings Accelerator Account
The Ultimate Laddered GIC
Accelerated-Rate GIC - (no longer available for sale)
Scotia GIC with Flex - (no longer available for sale)

Deposits in:

Registered Retirement Savings Plans (RRSP)
Locked-in Retirement Savings Plans (LRSP)
Locked-in Retirement Accounts (LIRA)
Restricted Locked-in Savings Plans (RLSP)

Bank of Nova Scotia Investment Savings Account
Cashable GIC
Cash Account
IP Cash (BNS Dealer only)
Non-Redeemable GIC
Scotiabank Equity Powered GIC – Canadian Income
Scotiabank Equity Powered GIC – Canadian Guaranteed Return
Scotiabank Equity Powered GIC – Canadian Growth
Scotiabank Equity Powered GIC – American Growth
Scotiabank Equity Powered GIC – Global Growth
Scotiabank Index Powered GIC

The Bank of Nova Scotia

Member of Canada Deposit Insurance Corporation

Scotiabank Savings Accelerator Account
The Ultimate Laddered GIC
Accelerated-Rate GIC - (no longer available for sale)
Daily Interest Savings – (no longer available for sale)
G7 Stock-Indexed GIC (no longer available for sale)
Money Master for RSPs – (no longer available for sale)
Scotia Market Powered GIC (no longer available for sale)
Scotia Dividend Fund GIC – (no longer available for sale)
U.S. Market Stock-Indexed GIC (no longer available for sale)

Deposits in:

Registered Retirement Income Funds (RRIF)
Locked-in Retirement Income Funds(LRIF)
Prescribed Registered Retirement Income Funds (PRRIF)
Restricted Life Income Funds (RLIF)
Life Income Funds (LIF)

Bank of Nova Scotia Investment Savings Account
IP Cash (BNS Dealer only)
Cash Account
Non-Redeemable GIC
Scotiabank Equity Powered GIC – Canadian Income
Scotiabank Equity Powered GIC – Canadian Guaranteed Return
Scotiabank Equity Powered GIC – Canadian Growth
Scotiabank Equity Powered GIC – American Growth
Scotiabank Equity Powered GIC – Global Growth
Scotiabank Index Powered GIC
Scotiabank Savings Accelerator Account
The Ultimate Laddered GIC
Accelerated-Rate GIC - (no longer available for sale)
Daily Interest Savings – (no longer available for sale)
G7 Stock-Indexed GIC (no longer available for sale)
Money Master for RSPs – (no longer available for sale)
Scotia Market Powered GIC (no longer available for sale)
Scotia Dividend Fund GIC – (no longer available for sale)
U.S. Market Stock-Indexed GIC (no longer available for sale)

Deposit Accounts Not Directly Available to Customers

Accrued Interest Payable on Deposits
Mortgage Property Tax Accounts
Proceeds of Collections Pending Remittance

Deposits in Non-Registered Accounts

Cash Account
Guaranteed Income Optimizer
Non-Redeemable GIC
Scotiabank Savings Accelerator Account
The Ultimate Laddered GIC
Accelerated-Rate GIC - (no longer available for sale)

Deposits in Tax-Free Savings Accounts (TFSA)

Cash Account
Guaranteed Income Optimizer
Non-Redeemable GIC
Scotiabank Savings Accelerator Account
The Ultimate Laddered GIC
Accelerated-Rate GIC - (no longer available for sale)

Deposits in Registered Education Savings Plans (RESP)

Non-Redeemable GIC
Scotiabank Savings Accelerator Account
The Ultimate Laddered GIC
Accelerated-Rate GIC - (no longer available for sale)

Deposits in Registered Disability Savings Plans (RDSP)

Non-Redeemable GIC
Scotiabank Savings Accelerator Account
The Ultimate Laddered GIC
Accelerated-Rate GIC - (no longer available for sale)

Deposits in:

**Registered Retirement Savings Plans (RRSP)
Locked-in Retirement Savings Plans (LRSP)
Locked-in Retirement Accounts (LIRA)
Restricted Locked-in Savings Plans (RLSP)**

Cash Account
Non-Redeemable GIC
Scotiabank Savings Accelerator Account
The Ultimate Laddered GIC

Deposits in:

**Registered Retirement Income Funds (RRIF)
Locked-in Retirement Income Funds (LRIF)
Prescribed Registered Retirement Income Funds (PRRIF)
Restricted Life Income Funds (RLIF)
Life Income Funds (LIF)**

Cash Account
Non-Redeemable GIC
Scotiabank Savings Accelerator Account
The Ultimate Laddered GIC

Deposit Accounts Not Directly Available to Customers

Accrued Interest Payable on Deposits
Mortgage Property Tax Accounts
Proceeds of Collections Pending Remittance

Deposits in Non-Registered Accounts

Cashable GIC
Cash Account
Guaranteed Income Optimizer
Redeemable GIC
Non-Redeemable GIC
Scotiabank Equity Powered GIC – Canadian Income
Scotiabank Equity Powered GIC – Canadian Guaranteed Return
Scotiabank Equity Powered GIC – Canadian Growth
Scotiabank Equity Powered GIC – American Growth
Scotiabank Equity Powered GIC – Global Growth
Scotiabank Index Powered GIC
Scotiabank Savings Accelerator Account
The Ultimate Laddered GIC
Accelerated-Rate GIC - (no longer available for sale)
G7 Stock-Indexed GIC (no longer available for sale)
Scotia GIC with Flex - (no longer available for sale)
Scotia Market Powered GIC (no longer available for sale)
U.S. Market Stock-Indexed GIC (no longer available for sale)

Deposits in Tax-Free Savings Accounts (TFSA)

Cashable GIC
Cash Account
Guaranteed Income Optimizer
Non-Redeemable GIC
The Ultimate Laddered GIC
Scotiabank Equity Powered GIC – Canadian Income
Scotiabank Equity Powered GIC – Canadian Guaranteed Return
Scotiabank Equity Powered GIC – Canadian Growth
Scotiabank Equity Powered GIC – American Growth
Scotiabank Equity Powered GIC – Global Growth
Scotiabank Savings Accelerator Account
Scotiabank Index Powered GIC
G7 Stock-Indexed GIC (no longer available for sale)
Accelerated-Rate GIC - (no longer available for sale)
Scotia GIC with Flex - (no longer available for sale)
U.S. Market Stock-Indexed GIC (no longer available for sale)

Deposits in Registered Education Savings Plans (RESP)

Cashable GIC
Non-Redeemable GIC
Scotiabank Index Powered GIC
The Ultimate Laddered GIC
Scotiabank Equity Powered GIC – Canadian Income
Scotiabank Equity Powered GIC – Canadian Guaranteed Return
Scotiabank Equity Powered GIC – Canadian Growth
Scotiabank Equity Powered GIC – American Growth
Scotiabank Equity Powered GIC – Global Growth
Scotiabank Savings Accelerator Account
Accelerated-Rate GIC - (no longer available for sale)
Scotia GIC with Flex - (no longer available for sale)

Deposits in Registered Disability Savings Plans (RDSP)

Cashable GIC
Non-Redeemable GIC
Scotiabank Equity Powered GIC – Canadian Income
Scotiabank Equity Powered GIC – Canadian Guaranteed Return
Scotiabank Equity Powered GIC – Canadian Growth
Scotiabank Equity Powered GIC – American Growth
Scotiabank Equity Powered GIC – Global Growth
Scotiabank Index Powered GIC
Scotiabank Savings Accelerator Account
The Ultimate Laddered GIC
Accelerated-Rate GIC - (no longer available for sale)
Scotia GIC with Flex - (no longer available for sale)

Deposits in:
Registered Retirement Savings Plans (RRSP)
Locked-in Retirement Savings Plans (LRSP)
Locked-in Retirement Accounts (LIRA)
Restricted Locked-in Savings Plans (RLSP)

Cashable GIC
Cash Account
Non-Redeemable GIC
Scotiabank Index Powered GIC
Scotiabank Savings Accelerator Account
The Ultimate Laddered GIC
Scotiabank Equity Powered GIC – Canadian Income
Scotiabank Equity Powered GIC – Canadian Guaranteed Return
Scotiabank Equity Powered GIC – Canadian Growth
Scotiabank Equity Powered GIC – American Growth
Scotiabank Equity Powered GIC – Global Growth
Accelerated-Rate GIC - (no longer available for sale)
G7 Stock-Indexed GIC (no longer available for sale)
Scotia Market Powered GIC (no longer available for sale)
Scotia Dividend Fund GIC – (no longer available for sale)
U.S. Market Stock-Indexed GIC (no longer available for sale)

Deposits in:
Registered Retirement Income Funds (RRIF)
Locked-in Retirement Income Funds (LRIF)
Prescribed Registered Retirement Income Funds (PRRIF)
Restricted Life Income Funds (RLIF)
Life Income Funds (LIF)

Cash Account
Scotiabank Savings Accelerator Account
Non-Redeemable GIC
Scotiabank Equity Powered GIC – Canadian Income
Scotiabank Equity Powered GIC – Canadian Guaranteed Return
Scotiabank Equity Powered GIC – Canadian Growth
Scotiabank Equity Powered GIC – American Growth
Scotiabank Equity Powered GIC – Global Growth
Scotiabank Index Powered GIC
The Ultimate Laddered GIC
Accelerated-Rate GIC - (no longer available for sale)
G7 Stock-Indexed GIC (no longer available for sale)
Scotia Market Powered GIC (no longer available for sale)
Scotia Dividend Fund GIC – (no longer available for sale)

National Trust Company

Member of Canada Deposit Insurance Corporation

U.S. Market Stock-Indexed GIC (no longer available for sale)

National Trust Company

Member of Canada Deposit Insurance Corporation

Deposit Accounts Not Directly Available to Customers

Accrued Interest Payable on Deposits

Deposits in Non-Registered Accounts

Redeemable GIC
Cashable GIC
Cash Account
Guaranteed Income Optimizer
Non-Redeemable GIC
The Ultimate Laddered GIC
Accelerated-Rate GIC - (no longer available for sale)
Scotia Market Powered GIC (no longer available for sale)
Scotiabank Equity Powered GIC – Canadian Income
Scotiabank Equity Powered GIC – Canadian Guaranteed Return
Scotiabank Equity Powered GIC – Canadian Growth
Scotiabank Equity Powered GIC – American Growth
Scotiabank Equity Powered GIC – Global Growth
Scotiabank Index Powered GIC
Scotiabank Savings Accelerator Account
G7 Stock-Indexed GIC (no longer available for sale)
Scotia GIC with Flex - (no longer available for sale)
U.S. Market Stock-Indexed GIC (no longer available for sale)

Deposits in Tax-Free Savings Accounts (TFSA)

Cashable GIC
Cash Account
Guaranteed Income Optimizer
Non-Redeemable GIC
Scotiabank Index Powered GIC
The Ultimate Laddered GIC
Scotiabank Equity Powered GIC – Canadian Income
Scotiabank Equity Powered GIC – Canadian Guaranteed Return
Scotiabank Equity Powered GIC – Canadian Growth
Scotiabank Equity Powered GIC – American Growth
Scotiabank Equity Powered GIC – Global Growth
Scotiabank Savings Accelerator Account
Accelerated-Rate GIC - (no longer available for sale)
G7 Stock-Indexed GIC (no longer available for sale)
Scotia GIC with Flex - (no longer available for sale)
U.S. Market Stock-Indexed GIC (no longer available for sale)

Deposits in Registered Education Savings Plans (RESP)

Cashable GIC
Non-Redeemable GIC
Scotiabank Index Powered GIC
The Ultimate Laddered GIC
Scotiabank Equity Powered GIC – Canadian Income
Scotiabank Equity Powered GIC – Canadian Guaranteed Return
Scotiabank Equity Powered GIC – Canadian Growth
Scotiabank Equity Powered GIC – American Growth

National Trust Company

Member of Canada Deposit Insurance Corporation

Scotiabank Equity Powered GIC – Global Growth
Scotiabank Savings Accelerator Account
Accelerated-Rate GIC - (no longer available for sale)
Scotia GIC with Flex - (no longer available for sale)

Deposits in Registered Disability Savings Plans (RDSP)

Cashable GIC
Non-Redeemable GIC
Scotiabank Equity Powered GIC – Canadian Income
Scotiabank Equity Powered GIC – Canadian Guaranteed Return
Scotiabank Equity Powered GIC – Canadian Growth
Scotiabank Equity Powered GIC – American Growth
Scotiabank Equity Powered GIC – Global Growth
Scotiabank Index Powered GIC
Scotiabank Savings Accelerator Account
The Ultimate Laddered GIC
Accelerated-Rate GIC - (no longer available for sale)
Scotia GIC with Flex - (no longer available for sale)

Deposits in:

Registered Retirement Savings Plans (RRSP)
Locked-in Retirement Savings Plans (LRSP)
Locked-in Retirement Accounts (LIRA)
Restricted Locked-in Savings Plans (RLSP)

Scotiabank Savings Accelerator Account
Cashable GIC
Cash Account
Non-Redeemable GIC
Scotiabank Equity Powered GIC – Canadian Income
Scotiabank Equity Powered GIC – Canadian Guaranteed Return
Scotiabank Equity Powered GIC – Canadian Growth
Scotiabank Equity Powered GIC – American Growth
Scotiabank Equity Powered GIC – Global Growth
Scotiabank Index Powered GIC
The Ultimate Laddered GIC
Accelerated-Rate GIC - (no longer available for sale)
G7 Stock-Indexed GIC (no longer available for sale)
Scotia Market Powered GIC (no longer available for sale)
Scotia Dividend Fund GIC – (no longer available for sale)
U.S. Market Stock-Indexed GIC (no longer available for sale)

Deposits in:

Registered Retirement Income Funds (RRIF)
Locked-in Retirement Income Funds (LRIF)
Prescribed Registered Retirement Income Funds (PRRIF)
Restricted Life Income Funds (RLIF)
Life Income Funds (LIF)

Cash Account
Non-Redeemable GIC
Scotiabank Index Powered GIC
Scotiabank Savings Accelerator Account
The Ultimate Laddered GIC
Scotiabank Equity Powered GIC – Canadian Income
Scotiabank Equity Powered GIC – Canadian Guaranteed Return
Scotiabank Equity Powered GIC – Canadian Growth
Scotiabank Equity Powered GIC – American Growth

National Trust Company

Member of Canada Deposit Insurance Corporation

Scotiabank Equity Powered GIC – Global Growth
Accelerated-Rate GIC - (no longer available for sale)
G7 Stock-Indexed GIC (no longer available for sale)
Scotia Market Powered GIC (no longer available for sale)
Scotia Dividend Fund GIC – (no longer available for sale)
U.S. Market Stock-Indexed GIC (no longer available for sale)