

Important information concerning the investment goals, risks, charges and expenses is contained in the prospectus. Copies are available from the financial institution where you are buying the mutual funds and should be read carefully before investing.

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Scotiabank Mutual Funds

## Embrace the future



### Invest with confidence

It makes no difference where you are in life – chances are, your priorities include family, friends and a sense of fulfillment. Making the most of your investments is one of the surest ways to feel secure about the people and things that are important to you.

Scotiabank Mutual Funds are a convenient and easy way to invest to achieve your financial goals.

Whether it's a secure retirement or your children's education, we can help put your mind at ease about the things that matter most in your life.

No matter what your reasons for investing, one thing's for certain: you don't want to spend all your time worrying about how you'll reach those goals.

### SCOTIABANK MUTUAL FUNDS CAN HELP

An investment in Scotiabank Mutual Funds can give you a portfolio of diversified investments designed to suit you.

The process of developing a plan tailored to your individual needs starts by working with your Scotiabank Mutual Funds accredited sales representative to determine your goals and how best to reach them. Using valuable tools from Scotiabank, such as the Investment Selector questionnaire to determine your investor profile, you can be confident that the Funds you choose suit your objectives. A qualified Scotiabank Mutual Funds accredited sales representative is there to help you at every step in this process. When you invest in Scotiabank Mutual Funds, you get access to quarterly account statements and transaction confirmations.

It's simple and convenient. Rest assured – we can show you how.

## It's not complicated at all

Discover how easy it is to start an investment portfolio or improve the one you have with Scotiabank Mutual Funds.

We understand each investor has unique needs. Finding the best portfolio for you starts by completing our Investment Selector questionnaire to help identify your reasons for investing, how long you have to invest, and your comfort level with market fluctuations. Whether you're focused on security of capital, income or growth, or want a mix of any of the three, you can work with your accredited sales representative to help achieve your financial goals.

Here are some of the many advantages to investing in Scotiabank Mutual Funds:

### PROFESSIONAL MANAGEMENT

Scotiabank Mutual Funds are managed by world-class portfolio managers – valuable expertise and talents you may not be able to access as an investor buying individual securities on your own.

### BUILT-IN DIVERSIFICATION

With a single purchase of any Scotiabank Mutual Fund, your money is allocated among a professionally managed mix of investments, reducing the risks associated with holding a single security within the portfolio.

### CONVENIENCE AND AFFORDABILITY

With a small amount of money you can start investing. An automatic contribution plan makes it even easier to continue to reach your goals.

## An easy start

### AN INVESTMENT TO MATCH YOUR GOALS

Whatever your objectives and tolerance for risk, there's a mix of Scotiabank Mutual Funds that's right for you.

You can get started investing in Scotiabank Mutual Funds with an initial minimum investment per Fund of \$1,000 USD. Once you have made your initial minimum investment, you can set up a Pre-Authorized Contribution plan and invest as little as \$100 USD monthly, automatically from your Scotiabank banking account.

## It's all in one place

Investing is easy and convenient with Scotiabank Mutual Funds. Each of the 6 Funds represents a diversified portfolio of high-quality securities designed to suit certain investment goals, time horizons and risk tolerances, and is managed on behalf of investors by a professional Portfolio Manager.

## The Fund that suits you

Depending on your investment goals, the Fund you select will offer varying degrees of exposure to the three major asset classes – cash, which adds stability to a portfolio, fixed income, which focuses on fixed income instruments, and growth, which holds the greatest potential for long-term capital appreciation.

Fund Name	This Fund may be suitable for you if	Fund Objectives	Risk	Investment Objectives
SCOTIABANK MONEY MARKET FUND (USD)	you have a short time horizon (less than 2 yrs), want to keep an emergency cash fund, or are looking to potentially generate higher returns than a regular savings account	Liquidity and preservation of capital	Low	High-quality US \$ denominated debt securities, obligations and money market instruments
SCOTIABANK SHORT-TERM INCOME FUND* (USD)	you have a short to medium time horizon (under 5 yrs), seek protection from rising interest rates and want income and potential capital gains through investing in short-term fixed income securities	Income and capital appreciation	Low to medium	High quality corporate bonds issued in Canada and the United States that mature within 1 to 5 years
SCOTIABANK US DOLLAR BOND FUND (USD)	you have a medium to long term time horizon (2 yrs +), and want potential capital gains by investing in fixed income securities	Modest capital appreciation over the medium to long-term	Low to medium	US \$ denominated fixed income securities, issued or guaranteed by governments and companies
SCOTIABANK GLOBAL GROWTH FUND (USD)	you have a long time horizon (5 yrs +) and seek potential for higher long-term returns through global equity exposure in both developed and developing markets	Long-term capital growth	Medium to high	Equity securities of larger companies around the world
SCOTIABANK US GROWTH FUND (USD)	you have a long time horizon (5 yrs +) and seek potential for higher long-term returns through US equity exposure	Long-term capital growth	Medium to high	Equity securities of US companies
SCOTIABANK CANADIAN GROWTH FUND (USD, CAD)	you have a long time horizon (5 yrs +) and seek potential for higher long-term returns through Canadian equity exposure	Long-term capital growth	Medium to high	Equity securities of Canadian companies

\* The Scotiabank Short-Term Income Fund is only available in Cayman Islands.