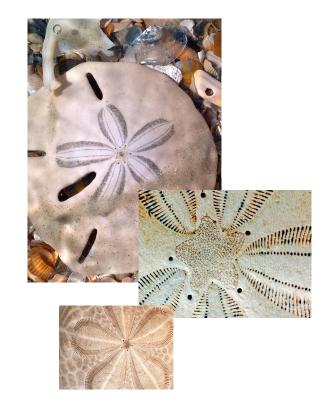
Important information concerning the investment goals, risks, charges and expenses of investing in mutual funds, including the Asset Management Service (AMS), is contained in the relevant prospectus. Investors should carefully consider these before investing. Copies are available from the financial institution where you are buying the fund and should be read before investing. Commissions, management fees and expenses all may be associated with investing in mutual funds and the AMS. 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.

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 any mutual fund.

Scotiabank Mutual Funds is the brand name under which the Scotiabank group of companies, including Scotiabank & Trust (Cayman) Ltd., markets and distributes mutual funds. ® Registered trademark of The Bank of Nova Scotia, used under license. Net Asset Value information of the Scotiabank Mutual Funds can be found on Bloomberg, in the equities section, and on the Cayman Islands Stock Exchange (CSX), website www.csx.ky under "Scotiabank".



Scotiabank Asset Management Service

Take the easy road



The benefits of planning your future

Most of us have a good idea of what we want in life – security that we'll enjoy a comfortable retirement, confidence we can give our children the education they need to succeed, peace of mind from knowing we can help care for our parents.

Whether you have goals like these or dreams all your own, there's good news: there are easy steps you can take toward achieving them.

Scotiabank Asset Management Service offers a set of professionally designed and managed investment portfolios that are rebalanced automatically to ensure they stay true to your investment objectives. That way, you can be confident your portfolio is always aligned to your goals – no matter what those goals may be.

Your path to investing success

More than the right timing or picking individual stocks or bonds, how you balance your portfolio among cash, income and growth investments can have the greatest impact on meeting your investment goals and on how comfortable you feel about your investments.

From owning a home or paying for your children's education, to buying a car or building your retirement – and all dreams in between – **Scotiabank Asset Management Service** gives you the peace of mind you'll get there.

With **Scotiabank Asset Management Service**, you harness the power of asset allocation by:

- Identifying the best mix of asset classes for you across cash, income and growth
- Putting that mix in place using professionally designed portfolios of Scotiabank Mutual Funds
- Automatic portfolio rebalancing to ensure your portfolio remains aligned to your goals and to take advantage of normal movements in the market





How Scotiabank Asset Management Service works

Scotiabank Asset Management Service is easy to implement and offers worry-free investing in three simple steps:

Determine your personal Investor Profile with Scotiabank Investment Selector

You and your Scotiabank Mutual Funds accredited sales representative work together to create a tailored Investor Profile, taking into account your investment goals, your comfort level with risk and the time you have to invest.

2. Invest in the Portfolio that matches your Investor Profile

Each professionally designed Model Portfolio is comprised of a mix of Scotiabank Mutual Funds representing the three main asset classes – cash, fixed income and growth. The proportions of each asset class will depend on your Investment Profile.

3. Keep the right asset mix

Fluctuations in the market can change the proportions of cash, income and growth you hold. For instance, rising stock markets could result in a higher percentage of growth investments than you originally selected for your investment goals.

This process ensures you:

- Maintain your target allocation
- Take advantage of high-performing markets by selling an asset class that's done well and locking-in those gains
- Purchase more of an asset class when prices have fallen like buying on sale!

Minimums and Pre-Authorized Contributions

Building on a minimum investment of US\$5,000 / TT\$5,000, in any Scotiabank Mutual Fund Model Portfolio, you can continue to invest as little as US\$100 / TT\$500 per month through regular pre-authorized contributions to further maximize the benefits of Scotiabank Asset Management Service.

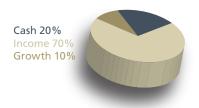
Scotiabank Asset Management Service automatically reviews your Portfolio every three months. If an individual Fund within the Portfolio has drifted in either direction from the target weighting by more than a prescribed amount (3% for the USD Portfolio or 7% for the TTD Portfolio), your Portfolio is rebalanced back to its original asset mix.

We'll find the right mix for you

Whatever your Investment Profile, there's a Scotiabank Asset Management Service (AMS) Portfolio to suit your needs. The following AMS Portfolios are available in USD and TTD.

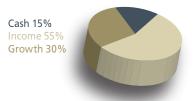
USD Portfolios

TTD Portfolios



Conservative Income

Your primary objective is to earn a modest income while protecting your principal. You are willing to accept modest returns in exchange for greater security. You accept that the value of your portfolio will fluctuate moderately from time to time.

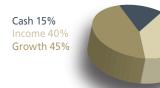


Income & Conservative Growth

Your primary objective is a high level of income with some growth potential. You accept that the value of your portfolio will fluctuate moderately from time to time.



Income 65% Growth 35%

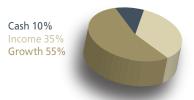


Balanced Income & Growth

Your primary objective is growth with some income and exposure to the three major asset classes. You accept that the value of your portfolio will fluctuate moderately from time to time.



Growth 55%

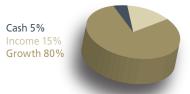


Moderate Growth

Your primary objective is to achieve a high level of growth with some income potential. You accept that the total value of your portfolio will fluctuate considerably from time to time.



Growth 75%



Aggressive Growth

Your primary objective is to achieve the maximum potential growth over the long term. You accept that the total value of your portfolio will fluctuate extremely from time to time.



Income 10% Growth 90%