

# Scotia Aria Conservative Build Portfolio - Premium Series

*Global Fixed Income Balanced*

## Investment Objective

The portfolio invests primarily in a diversified mix of mutual funds, equity securities and/or fixed income securities located anywhere in the world and aims to achieve modest long term capital appreciation with a secondary focus on income generation using a balanced approach to investing. The majority of the fund assets will be held in fixed income securities.

## Reasons for Investing

- A fundamental building block of retirement planning.
- Exclusive investment management with a conservative approach to asset allocation.
- Composed of a blend of ScotiaFunds, Scotia Private Pools and other investments.

## Risk Rating



Time Horizon — Long

## FUND ESSENTIALS

Inception Date ..... November 24, 2014  
 Total Assets \$mil ..... 105.72  
 Program min. (\$) :  
 Initial Inv. min (\$) ..... 1,000  
 Additional Inv. min (\$) ..... 50  
 Income Distribution ..... Annually  
 Capital Distribution ..... Annually  
 MER % (as of 12/31/2017) ..... 1.46  
 NAV \$ ..... 9.98  
 70 % FTSE TMX Canada Universe  
 Bond Index, 20 % S&P/TSX  
 Composite Index, 10 % MSCI  
 Benchmark ..... World Index

Series	Load Structure	Currency	Fund Code
Prem	No Load	CAD	BNS2201

## Portfolio Manager(s)

Judith Chan 1832 Asset Management L.P.

Management ..... 1832 Asset Management L.P.

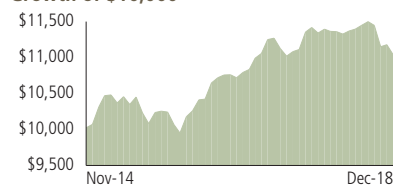
Telephone ..... 1-800-268-9269

Website ..... www.scotiafunds.com

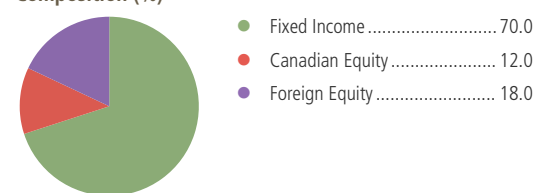
## PERFORMANCE & PORTFOLIO ANALYSIS

Compound returns (%)	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Incep.			
Fund	-1.26	-3.57	-3.13	-2.67	2.53	--	--	2.44			
Calendar Year Returns (%)	YTD	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
Fund	-2.67	5.08	5.38	1.69	--	--	--	--	--	--	--
Distributions (\$/unit)	YTD	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
Total Distributions	0.25	0.15	0.23	0.23	--	--	--	--	--	--	--
Interest	--	0.05	0.06	0.07	--	--	--	--	--	--	--
Dividends	--	0.10	0.15	0.06	--	--	--	--	--	--	--
Capital Gains	--	--	0.03	0.10	--	--	--	--	--	--	--

## Growth of \$10,000



## Composition (%)



## Portfolio Holdings

	% Assets
<b>Fixed Income</b>	<b>70.00</b>
Scotia Private Canadian Corporate Bond Pool	24.50
Scotia Private High Yield Income Pool	10.50
PIMCO Monthly Income Fund	10.50
Scotia Canadian Income Fund	10.50
Scotia Private American Core-Plus Bond Pool	7.00
1832 AM North American Preferred Share LP	7.00

## Canadian Equity

	<b>12.00</b>
CI Cambridge Canadian Equity Corporate Class	6.00
Scotia Private Canadian Mid Cap Pool	3.00
Scotia Private Canadian Small Cap Pool	1.75
Scotia Private Canadian All Cap Equity Pool	1.25

## Foreign Equity

	<b>18.00</b>
Scotia Global Growth Fund	6.25
Scotia U.S. Dividend Growers LP	4.50
Scotia Private International Equity Pool	3.50
1832 AM Global Completion LP	2.00
Scotia Private Emerging Markets Pool	1.75

## Allocations (%)

<b>Canadian Equity</b>	
Canadian Core Equity	7.3
Canadian Small Cap Equity	4.8
<b>Fixed Income</b>	
Canadian Fixed Income	35.0
Foreign Fixed Income	24.5
Higher Income	10.5
<b>Foreign Equity</b>	
Foreign Core Equity	14.3
Foreign Specialty Equity	3.8
<b>Total Portfolio Holdings</b>	
Equity Funds	9
Fixed Income Funds	6
Other Funds	0
Total Number of Mutual Funds	15

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## MANAGER BIO



**Judith Chan**

**Manager Since November 24, 2014**

**1832 Asset Management L.P.**

Judith Chan is Director, Portfolio Solutions - Canadian Banking at 1832 Asset Management L.P. With more than 10 years in the investment industry, she currently manages all Scotia Portfolios which encompasses asset allocation, fund selection, fund due diligence, and the day-to-day management of all portfolios. In her previous role as Senior Manager, Investment Oversight, Judith was responsible for the oversight of all investment products offered through 1832 Asset Management L.P., which involved performance monitoring, portfolio advisor due diligence and competitive fund positioning. Judith has a Bachelor of Economics from Simon Fraser University in Vancouver British Columbia, and has been a CFA Charterholder since 2006.

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Fund prices are provided for information purposes only. All information pertains to Premium Series units of the fund unless stated otherwise. Units of the fund are only available for sale to residents of Canada, unless the laws of a foreign jurisdiction permit sales to its residents. Please contact your financial advisor for more details. The contents of this document should not be considered an offer to sell to, or a solicitation to buy mutual fund units from, any person in a jurisdiction where such offer or solicitation is considered unlawful.

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1832 Asset Management L.P., as Manager of the ScotiaFunds, may compensate its staff and any appointed sub-distributor by regular payments based on the net asset value (NAV) of units held by investors. For further details, please refer to the Simplified Prospectus.