

# Scotia Partners Balanced Growth Portfolio - Series A

*Global Neutral Balanced*

## Investment Objective

The portfolio's objective is to achieve a balance of current income and long term capital appreciation, with a small bias towards capital appreciation. It invests primarily in a diversified mix of equity and income mutual funds managed by other mutual fund managers and by us.

## Reasons for Investing

- A cost effective portfolio solution that simplifies your investment through a single fund with a single price and one performance record to follow.
- Offers strategic asset allocation and multi-level diversification to reduce overall portfolio risk and maximize long-term performance.
- Direct access to some of the best mutual funds, managed by some of the top fund managers in Canada.

## Risk Rating



Time Horizon — Medium-Long

## FUND ESSENTIALS

Inception Date ..... December 10, 2002  
 Total Assets \$mil ..... 2,802.55  
 Min. Initial Inv. (\$) ..... 10,000  
 Min. Additional Inv. (\$) ..... 25  
 Income Distribution ..... Annually  
 Capital Distribution ..... Annually  
 MER % (as of 12/31/2017) ..... 2.23  
 NAV \$ ..... 16.68  
 40% FTSE TMX Canada Universe  
 Bond Index, 30% S&P/TSX  
 Benchmark ..... Composite Index, 30% MSCI World

Series	Load Structure	Currency	Fund Code
A	No Load	CAD	BNS347
F	No Load	CAD	BNS547
T	No Load	CAD	BNS447

## 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	2 Yr	3 Yr	5 Yr	10 Yr
Fund	-2.35	-4.28	-3.60	-2.54	2.28	3.24	4.36	6.59

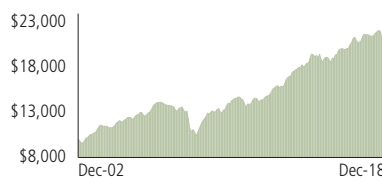
  

Calendar Year Returns (%)	YTD	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
Fund	-2.54	7.34	5.19	3.45	8.72	13.04	8.02	-2.77	8.48	18.78	-18.23

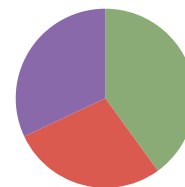
  

Distributions (\$/unit)	YTD	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
Total Distributions	0.18	0.01	0.71	0.19	0.59	0.15	0.17	0.16	0.04	0.07	0.29
Interest	--	--	--	--	--	--	--	--	--	0.07	0.10
Dividends	--	0.01	--	0.19	0.01	0.02	--	0.07	0.04	--	0.05
Capital Gains	--	--	0.71	--	0.58	0.13	0.17	0.09	--	--	0.14

## Growth of \$10,000



## Composition (%)



Fixed Income	40.0
Canadian Equity	28.0
Foreign Equity	32.0

## Portfolio Holdings

	% Assets
<b>Fixed Income</b>	<b>40.00</b>
Scotia Canadian Income Fund	13.00
Scotia Private Canadian Corporate Bond Pool	10.00
Dynamic Total Return Bond Fund	7.00
PIMCO Monthly Income Fund	6.00
PIMCO Investment Grade Credit Fund Series I (new security)	4.00
<b>Canadian Equity</b>	<b>28.00</b>
Scotia Canadian Dividend Fund	9.75
Scotia Priv Fundamental Cdn Eqty Pool I (new security)	4.25
Dynamic Small Business Fund	4.00
CI Cambridge Canadian Equity Corporate Class	3.50
Scotia Priv Cdn All Cap Eqty Pool Ser I (new security)	3.50
Dynamic Value Fund of Canada	3.00
<b>Foreign Equity</b>	<b>32.00</b>
Mawer International Equity Fund	5.00
Mawer U.S. Equity Fund	4.75
AGF Global Dividend Fund	4.75
Dynamic Global Equity Fund	4.75
Dynamic Global Infrastructure Fund	3.25
Scotia Global Growth Fund	3.25
Mackenzie US Mid Cap Growth Class (Unhd)	3.25
Mackenzie Emerging Markets Class	1.50
Mackenzie Ivy Foreign Equity Fund	1.50

## Allocations (%)

<b>Canadian Equity</b>	
Core Equity	10.8
Income-Focused Equity	9.8
Income-Focused Small Cap Equity	4.0
All Cap Equity	3.5
<b>Fixed Income</b>	
Core Fixed Income	33.0
Tactical Fixed Income	7.0
<b>Foreign Equity</b>	
Core Equity	22.5
Income-Focused Equity	4.8
Infrastructure	3.3
Emerging Markets Equity	1.5
<b>Total Portfolio Holdings</b>	
Equity Funds	14
Fixed Income Funds	5
Other Funds	0
Total Number of Mutual Funds	19

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## MANAGER BIO

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**Judith Chan**  
**Manager Since October 1, 2012**  
**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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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.