

Scotia Partners Balanced Growth Portfolio Class - Series A

Global Neutral Balanced

Investment Objective

The portfolio's objective is to achieve a balance of 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.

Risk Rating



Time Horizon — Medium-Long

FUND ESSENTIALS

Inception Date	February 1, 2016
Total Assets \$mil	21.42
Min. Initial Inv.(\$)	10,000
Min. Additional Inv.(\$)	50
Income Distribution	Annually
Capital Distribution	Annually
MER % (as of 12/31/2017)	2.29
NAV \$	11.07
	40% FTSE TMX CANADA UNIVERSE BOND INDEX, 30% S&P/ TSX COMPOSITE INDEX, 30% MSCI
Benchmark	WORLD INDEX

Series	Load Structure	Currency	Fund Code
A	No Load	CAD	BNS1347
T	No Load	CAD	BNS1447

Portfolio Manager(s)

Judith Chan 1832 Asset Management L.P.

Management 1832 Asset Management L.P.

Telephone 1 800 268-9269

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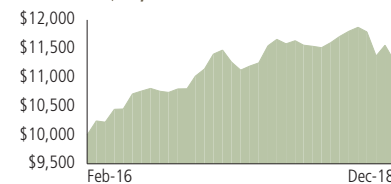
PERFORMANCE & PORTFOLIO ANALYSIS

Compound returns (%)	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Incep.
Fund	-2.36	-4.27	-3.63	-2.56	--	--	--	--

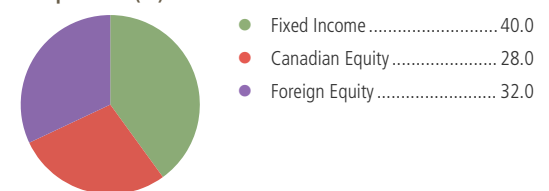
Calendar Year Returns (%)	YTD	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
Fund	-2.56	7.26	--	--	--	--	--	--	--	--	--

Distributions (\$/unit)	YTD	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
Total Distributions	0.07	0.04	0.02	--	--	--	--	--	--	--	--
Dividends	--	0.04	0.02	--	--	--	--	--	--	--	--

Growth of \$10,000



Composition (%)



Portfolio Holdings

	% Assets
Fixed Income	40.00
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
Canadian Equity	28.00
Scotia Canadian Dividend Fund	9.75
Scotia Priv Fundamental Cdn Eqty Pool I (new security)	4.25
Dynamic Small Business Fund	4.00
Scotia Priv Cdn All Cap Eqty Pool Ser I (new security)	3.50
CI Cambridge Canadian Equity Corporate Class	3.50
Dynamic Value Fund of Canada	3.00
Foreign Equity	32.00
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 (%)

Canadian Equity

Core Equity	10.8
Income-Focused Equity	9.8
Income-Focused Small Cap Equity	4.0
All Cap Equity	3.5

Fixed Income

Core Fixed Income	33.0
Tactical Fixed Income	7.0

Foreign Equity

Core Equity	22.5
Income-Focused Equity	4.8
Infrastructure	3.3
Emerging Markets Equity	1.5

Total Portfolio Holdings

Equity Funds	14
Fixed Income Funds	5
Other Funds	0
Total Number of Mutual Funds	19

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MANAGER BIO



Judith Chan
Manager Since
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.