

## Scotiabank Group Deposit Product List

The Scotiabank Group has five CDIC member institutions, each of which offers separate CDIC coverage:

The Bank of Nova Scotia  
Scotia Mortgage Corporation  
Montreal Trust Company of Canada  
National Trust Company  
The Bank of Nova Scotia Trust Company

**The following instruments and/or products are deposits eligible for deposit insurance through the Canada Deposit Insurance Corporation. Eligible deposits must be in Canadian funds, payable in Canada, and have a term of no greater than 5 years. For full details of coverage limitations, see the CDIC brochure “Protecting Your Deposits”, which is available from your Scotiabank branch or from CDIC. You may contact CDIC at 1-800-461-CDIC (2342) or their website at [www.cdic.ca](http://www.cdic.ca).**

**Attention  
Accountholders with former National Bank of Greece GICs**

Effective the close of business on February 3, 2006, National Bank of Greece (NBG) was amalgamated with The Bank of Nova Scotia.

This amalgamation does not affect your outstanding NBG GICs. Your NBG GICs continue to have separate CDIC coverage from the other GICs you may have with The Bank of Nova Scotia until they mature. At that time, those NBG GICs with automatic renewal instructions will be renewed to The Bank of Nova Scotia, as indicated in a letter mailed to you dated August 4, 2006.

**Attention  
Accountholders with former Montreal Trust Company (MTC) and  
Victoria and Grey Mortgage Corporation (VGMC) GICs**

Effective the close of business on October 31, 2002, Montreal Trust Company was amalgamated with Montreal Trust Company of Canada (MTCC) and Victoria and Grey Mortgage Corporation was amalgamated with National Trust Company (NTC).

These amalgamations do not affect your outstanding MTC and VGMC GICs. Your MTC and VGMC GICs continue to have separate CDIC coverage from the other GICs you may have with MTCC, NTC or The Bank of Nova Scotia until they mature. At that time, those MTC and VGMC GICs with automatic renewal instructions will be renewed to The Bank of Nova Scotia, as indicated in a letter mailed to you dated January 21, 2002.

## The Bank of Nova Scotia

Member of Canada Deposit Insurance Corporation

### Chequing and Savings Accounts

Basic Banking Account  
*Student Banking Advantage*® Account  
*Scotia All-in-One Account (no longer available)*  
*Scotia Blue Chip Savings Account (no longer available)*  
*Scotia Chequing Account (no longer available)*  
*ScotiaClub*® Account *(no longer available)*  
Daily Interest Savings Account  
*Scotia Gain Plan*® Investment Savings Account  
*Scotia Executive Money Master*™ Account *(no longer available)*  
*Getting There Savings Program*® for youth  
*Money Master*® High Interest Savings Account  
*Powerchequing*® Account  
*Scotia Private Banking Powerchequing*® Account  
*Scotia One*™ Service *(no longer available)*  
*Scotia One*™ Account  
*Scotia Value*® Account

### Scotia Business Accounts

Net Income Stabilization Account (NISA)  
*Scotia Professional*® Plan Business Account  
*Money Master for business*™ Savings Account

*Scotia*® Registered Retirement Savings Plan - Daily Interest Savings  
Group Registered Retirement Savings Plan - Daily Interest Savings  
*Scotia*® Locked-in Retirement Account - Daily Interest Savings  
*Scotia*® Locked-in Registered Retirement Savings Plan - Daily Interest Savings  
*Scotia*® Registered Retirement Income Fund - Daily Interest Savings  
*Scotia*® Life Income Fund - Daily Interest Savings  
*Scotia*® Locked-in Registered Retirement Income Fund - Daily Interest Savings  
*Scotia* Registered Education Savings Plan - Daily Interest Savings  
Home Ownership Savings Plan - Daily Interest Savings *(no longer available)*  
*Scotia*® Registered Retirement Savings Plan - *Money Master* for RSPs™  
*Scotia*® Locked-in Retirement Account - *Money Master* for RSPs™  
*Scotia*® Locked-in Registered Retirement Savings Plan - *Money Master* for RSPs™  
*Scotia*® Registered Retirement Income Fund - *Money Master* for RSPs™  
*Scotia*® Life Income Fund - *Money Master* for RSPs™  
*Scotia*® Locked-in Registered Retirement Income Fund - *Money Master* for RSPs™

### Scotia Investment Account

Scotia Investment Account - Cash  
Redeemable Guaranteed Investment Certificates  
Cashable Guaranteed Investment Certificates  
Cashable Plus Guaranteed Investment Certificates *(no longer available)*  
Non-Redeemable Guaranteed Investment Certificates  
Canadian Stock-Indexed Guaranteed Investment Certificates  
G7 Stock-Indexed Guaranteed Investment Certificates  
U.S. Market Stock-Indexed Guaranteed Investment Certificates  
*The Ultimate Laddered*™ Guaranteed Investment Certificates  
Accelerated-Rate Guaranteed Investment Certificates  
Savings Certificates *(no longer available)*  
*Scotia Market Powered*™ Guaranteed Investment Certificates

**Scotia Registered Retirement Savings Plan**

Non-Redeemable Guaranteed Investment Certificates  
Cashable Guaranteed Investment Certificates  
Canadian Stock-Indexed Guaranteed Investment Certificates  
G7 Stock-Indexed Guaranteed Investment Certificates  
U.S. Market Stock-Indexed Guaranteed Investment Certificates  
Dividend Fund Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates  
Accelerated-Rate Guaranteed Investment Certificates  
*Scotia Market Powered™* Guaranteed Investment Certificates

**Group Registered Retirement Savings Plan**

Non-Redeemable Guaranteed Investment Certificates

**Scotia Locked-in Retirement Account**

Non-Redeemable Guaranteed Investment Certificates  
Cashable Guaranteed Investment Certificates  
Canadian Stock-Indexed Guaranteed Investment Certificates  
G7 Stock-Indexed Guaranteed Investment Certificates  
U.S. Market Stock-Indexed Guaranteed Investment Certificates  
Dividend Fund Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates  
Accelerated-Rate Guaranteed Investment Certificates  
*Scotia Market Powered™* Guaranteed Investment Certificates

**Scotia Locked-in Registered Retirement Savings Plan**

Non-Redeemable Guaranteed Investment Certificates  
Cashable Guaranteed Investment Certificates  
Canadian Stock-Indexed Guaranteed Investment Certificates  
G7 Stock-Indexed Guaranteed Investment Certificates  
U.S. Market Stock-Indexed Guaranteed Investment Certificates  
Dividend Fund Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates  
Accelerated-Rate Guaranteed Investment Certificates  
*Scotia Market Powered™* Guaranteed Investment Certificates

**Scotia Registered Retirement Income Fund**

Non-Redeemable Guaranteed Investment Certificates  
Canadian Stock-Indexed Guaranteed Investment Certificates  
G7 Stock-Indexed Guaranteed Investment Certificates  
U.S. Market Stock-Indexed Guaranteed Investment Certificates  
Dividend Fund Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates  
Accelerated-Rate Guaranteed Investment Certificates  
*Scotia Market Powered™* Guaranteed Investment Certificates

**Scotia Life Income Fund**

Non-Redeemable Guaranteed Investment Certificates  
Canadian Stock-Indexed Guaranteed Investment Certificates  
G7 Stock-Indexed Guaranteed Investment Certificates  
U.S. Market Stock-Indexed Guaranteed Investment Certificates  
Dividend Fund Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates  
Accelerated-Rate Guaranteed Investment Certificates  
*Scotia Market Powered™* Guaranteed Investment Certificates

**Scotia Locked-In Registered Retirement Income Fund**

Non-Redeemable Guaranteed Investment Certificates  
Canadian Stock-Indexed Guaranteed Investment Certificates  
G7 Stock-Indexed Guaranteed Investment Certificates  
U.S. Market Stock-Indexed Guaranteed Investment Certificates  
Dividend Fund Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates  
Accelerated-Rate Guaranteed Investment Certificates  
*Scotia Market Powered™* Guaranteed Investment Certificates

**Other**

Bank Official Cheques  
GIC Interest Cheques  
Certified Cheques  
Canadian Dollar Drafts  
Canadian Dollar Money Orders  
Pre-Paid Letters of Credit  
Wire/Telephone Transfers

**Deposit Accounts Not Directly Available to Customers**

Accrued Interest Payable on Deposits  
Proceeds of Collections Pending Remittance  
Outstanding Payments to Customers  
Items in Transit

**Scotia Mortgage Corporation**

Member of Canada Deposit Insurance Corporation

**Scotia Investment Account**

Non-Redeemable Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates  
Accelerated-Rate Guaranteed Investment Certificates

**Scotia Registered Retirement Savings Plan**

Non-Redeemable Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates

**Scotia Locked-in Retirement Account**

Non-Redeemable Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates

**Scotia Locked-in Registered Retirement Savings Plan**

Non-Redeemable Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates

**Scotia Registered Retirement Income Fund**

Non-Redeemable Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates

**Scotia Life Income Fund**

Non-Redeemable Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates

**Scotia Locked-In Registered Retirement Income Fund**

Non-Redeemable Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates

**Group Registered Retirement Savings Plan**

Non-Redeemable Guaranteed Investment Certificates

**Other**

Mortgage Property Tax Accounts

**Deposit Accounts Not Directly Available to Customers**

Accrued Interest Payable on Deposits  
Proceeds of Collections Pending Remittance

**Montreal Trust Company of Canada**

Member of the Canada Deposit Insurance Corporation

**Scotia Investment Account**

Non-Redeemable Guaranteed Investment Certificates  
Redeemable Guaranteed Investment Certificates  
Cashable Guaranteed Investment Certificates  
Cashable Plus Guaranteed Investment Certificates (*no longer available*)  
Canadian Stock-Indexed Guaranteed Investment Certificates  
G7 Stock-Indexed Guaranteed Investment Certificates  
U.S. Market Stock-Indexed Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates  
Accelerated-Rate Guaranteed Investment Certificates  
*Scotia Market Powered™* Guaranteed Investment Certificates

**Scotia Registered Retirement Savings Plan**

Non-Redeemable Guaranteed Investment Certificates  
Cashable Guaranteed Investment Certificates  
Canadian Stock-Indexed Guaranteed Investment Certificates  
G7 Stock-Indexed Guaranteed Investment Certificates  
U.S. Market Stock-Indexed Guaranteed Investment Certificates  
Dividend Fund Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates  
Accelerated-Rate Guaranteed Investment Certificates  
*Scotia Market Powered™* Guaranteed Investment Certificates

**Group Registered Retirement Savings Plan**

Non-Redeemable Guaranteed Investment Certificates

**Scotia Locked-in Retirement Account**

Non-Redeemable Guaranteed Investment Certificates  
Cashable Guaranteed Investment Certificates  
Canadian Stock-Indexed Guaranteed Investment Certificates  
G7 Stock-Indexed Guaranteed Investment Certificates  
U.S. Market Stock-Indexed Guaranteed Investment Certificates  
Dividend Fund Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates  
Accelerated-Rate Guaranteed Investment Certificates  
*Scotia Market Powered™* Guaranteed Investment Certificates

**Scotia Locked-in Registered Retirement Savings Plan**

Non-Redeemable Guaranteed Investment Certificates  
Cashable Guaranteed Investment Certificates  
Canadian Stock-Indexed Guaranteed Investment Certificates  
G7 Stock-Indexed Guaranteed Investment Certificates  
U.S. Market Stock-Indexed Guaranteed Investment Certificates  
Dividend Fund Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates  
Accelerated-Rate Guaranteed Investment Certificates  
*Scotia Market Powered™* Guaranteed Investment Certificates

**Scotia Registered Retirement Income Fund**

Non-Redeemable Guaranteed Investment Certificates  
Canadian Stock-Indexed Guaranteed Investment Certificates  
G7 Stock-Indexed Guaranteed Investment Certificates  
U.S. Market Stock-Indexed Guaranteed Investment Certificates  
Dividend Fund Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates  
Accelerated-Rate Guaranteed Investment Certificates  
*Scotia Market Powered™* Guaranteed Investment Certificates

**Scotia Life Income Fund**

Non-Redeemable Guaranteed Investment Certificates  
Canadian Stock-Indexed Guaranteed Investment Certificates  
G7 Stock-Indexed Guaranteed Investment Certificates  
U.S. Market Stock-Indexed Guaranteed Investment Certificates  
Dividend Fund Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates  
Accelerated-Rate Guaranteed Investment Certificates  
*Scotia Market Powered™* Guaranteed Investment Certificates

**Scotia Locked-In Registered Retirement Income Fund**

Non-Redeemable Guaranteed Investment Certificates  
Canadian Stock-Indexed Guaranteed Investment Certificates  
G7 Stock-Indexed Guaranteed Investment Certificates  
U.S. Market Stock-Indexed Guaranteed Investment Certificates  
Dividend Fund Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates  
Accelerated-Rate Guaranteed Investment Certificates  
*Scotia Market Powered™* Guaranteed Investment Certificates

**Other**

Mortgage Property Tax Accounts

**Deposit Accounts Not Directly Available to Customers**

Accrued Interest Payable on Deposits  
Proceeds of Collections Pending Remittance

## **National Trust Company**

Member of the Canada Deposit Insurance Corporation

### **Scotia Investment Account**

Redeemable Guaranteed Investment Certificates (*no longer available*)  
Cashable Guaranteed Investment Certificates  
Cashable Plus Guaranteed Investment Certificates (*no longer available*)  
Non-Redeemable Guaranteed Investment Certificates  
Canadian Stock-Indexed Guaranteed Investment Certificates  
G7 Stock-Indexed Guaranteed Investment Certificates  
U.S. Market Stock-Indexed Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates  
Accelerated-Rate Guaranteed Investment Certificates  
*Scotia Market Powered™* Guaranteed Investment Certificates

### **Scotia Registered Retirement Savings Plan**

Non-Redeemable Guaranteed Investment Certificates  
Cashable Guaranteed Investment Certificates  
Canadian Stock-Indexed Guaranteed Investment Certificates  
G7 Stock-Indexed Guaranteed Investment Certificates  
U.S. Market Stock-Indexed Guaranteed Investment Certificates  
Dividend Fund Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates  
Accelerated-Rate Guaranteed Investment Certificates  
*Scotia Market Powered™* Guaranteed Investment Certificates

### **Group Registered Retirement Savings Plan**

Non-Redeemable Guaranteed Investment Certificates

### **Scotia Locked-in Retirement Account**

Non-Redeemable Guaranteed Investment Certificates  
Cashable Guaranteed Investment Certificates  
Canadian Stock-Indexed Guaranteed Investment Certificates  
G7 Stock-Indexed Guaranteed Investment Certificates  
U.S. Market Stock-Indexed Guaranteed Investment Certificates  
Dividend Fund Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates  
Accelerated-Rate Guaranteed Investment Certificates  
*Scotia Market Powered™* Guaranteed Investment Certificates

### **Scotia Locked-in Registered Retirement Savings Plan**

Non-Redeemable Guaranteed Investment Certificates  
Cashable Guaranteed Investment Certificates  
Canadian Stock-Indexed Guaranteed Investment Certificates  
G7 Stock-Indexed Guaranteed Investment Certificates  
U.S. Market Stock-Indexed Guaranteed Investment Certificates  
Dividend Fund Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates  
Accelerated-Rate Guaranteed Investment Certificates  
*Scotia Market Powered™* Guaranteed Investment Certificates

**Scotia Registered Retirement Income Fund**

Non-Redeemable Guaranteed Investment Certificates  
Canadian Stock-Indexed Guaranteed Investment Certificates  
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U.S. Market Stock-Indexed Guaranteed Investment Certificates  
Dividend Fund Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates  
Accelerated-Rate Guaranteed Investment Certificates  
*Scotia Market Powered™* Guaranteed Investment Certificates

**Scotia Life Income Fund**

Non-Redeemable Guaranteed Investment Certificates  
Canadian Stock-Indexed Guaranteed Investment Certificates  
G7 Stock-Indexed Guaranteed Investment Certificates  
U.S. Market Stock-Indexed Guaranteed Investment Certificates  
Dividend Fund Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates  
Accelerated-Rate Guaranteed Investment Certificates  
*Scotia Market Powered™* Guaranteed Investment Certificates

**Scotia Locked-In Registered Retirement Income Fund**

Non-Redeemable Guaranteed Investment Certificates  
Canadian Stock-Indexed Guaranteed Investment Certificates  
G7 Stock-Indexed Guaranteed Investment Certificates  
U.S. Market Stock-Indexed Guaranteed Investment Certificates  
Dividend Fund Guaranteed Investment Certificates  
*The Ultimate Laddered™* Guaranteed Investment Certificates  
Accelerated-Rate Guaranteed Investment Certificates  
*Scotia Market Powered™* Guaranteed Investment Certificates

**Deposit Accounts Not Directly Available to Customers**

Accrued Interest Payable on Deposits

**The Bank of Nova Scotia Trust Company**  
Member of Canada Deposit Insurance Corporation

Personal Trust Float Funds Cash Balances  
*Scotia*® Self-Directed Registered Retirement Savings Plan Cash Balances  
*Scotia* Self-Directed Locked-in Retirement Account Cash Balances  
*Scotia* Self-Directed Locked-in Registered Retirement Savings Plan Cash Balances  
*Scotia* Self-Directed Registered Retirement Income Fund Cash Balances  
*Scotia* Self-Directed Life Income Fund Cash Balances  
*Scotia* Self-Directed Locked-In Retirement Income Fund Cash Balances

**Guaranteed Investment Certificates**

Scotiastock Non-Redeemable Guaranteed Investment Certificates *(no longer available)*

**Scotia Registered Retirement Savings Plan**

*Scotia* G7 Stock-Indexed Guaranteed Investment Certificates *(may not currently be available)*

**Scotia Locked-in Retirement Account**

*Scotia* G7 Stock-Indexed Guaranteed Investment Certificates *(may not currently be available)*

**Scotia Locked-in Registered Retirement Savings Plan**

*Scotia* G7 Stock-Indexed Guaranteed Investment Certificates *(may not currently be available)*

**Deposit Accounts Not Directly Available to Customers**

Accrued Interest Payable on Deposits

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