

Scotia Selected Income & Modest Growth Portfolio

The portfolio's objective is to achieve a balance of current income and long term capital appreciation, with a bias towards income. It invests primarily in a diversified mix of ScotiaFunds, and is designed for investors with a medium risk tolerance and who are investing for at least three years.

Conservative ←————→ Aggressive

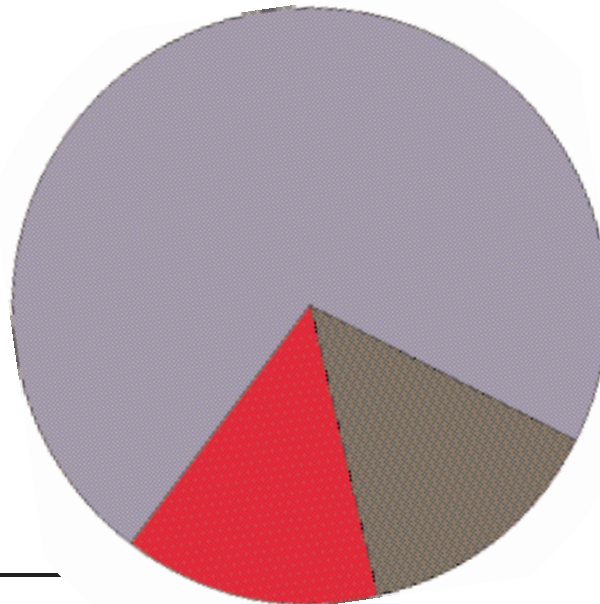


Fixed Income - 72.0%

Scotia Bond Fund.....	35.0%
Scotia Canadian Income Fund.....	20.0%
Scotia Mortgage Income Fund.....	15.5%
Scotia Global Bond Fund.....	1.5%

Canadian Equities - 14.0%

Scotia Canadian Dividend Fund.....	10.0%
Scotia Canadian Growth Fund.....	2.5%
Scotia Resource Fund.....	1.5%



Foreign Equities - 14.0%

International Equity

Scotia International Value Fund.....	2.0%
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U.S. Equity

Scotia U.S. Value Fund.....	2.0%
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Global Equity

Scotia Global Growth Fund.....	8.0%
Scotia Global Small Cap Fund.....	1.0%
Scotia Global Climate Change Fund.....	1.0%

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