

Scotia Selected Balanced Income & Growth Portfolio

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 ScotiaFunds, and is designed for investors with a medium risk tolerance and who are investing for at least three years.

Conservative ←————→ Aggressive

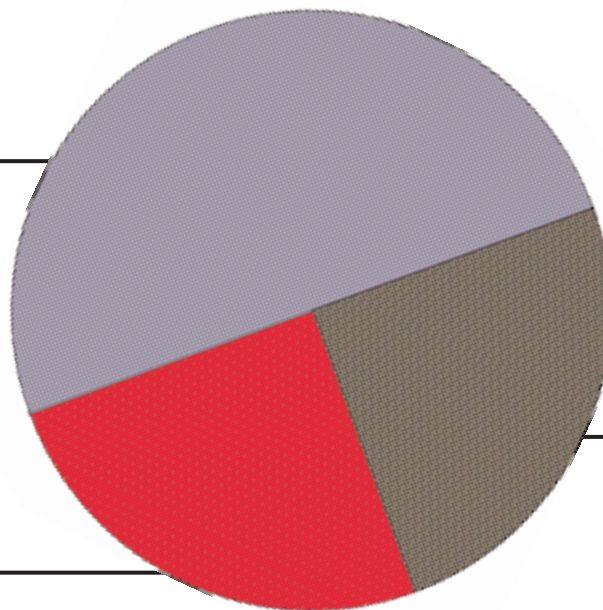


Fixed Income - 50.0%

Scotia Bond Fund	24.0%
Scotia Canadian Income Fund	13.0%
Scotia Mortgage Income Fund	10.5%
Scotia Global Bond Fund	2.5%

Canadian Equities - 25.0%

Scotia Canadian Dividend Fund	17.5%
Scotia Canadian Growth Fund	5.0%
Scotia Resource Fund	2.5%



Foreign Equities - 25.0%

International Equity

Scotia International Value Fund	2.5%
Scotia Latin American Fund	2.0%
Scotia Pacific Rim Fund	1.5%
Scotia International Index Fund	1.0%

U.S. Equity

Scotia U.S. Value Fund	3.0%
Scotia U.S. Index Fund	1.0%

Global Equity

Scotia Global Growth Fund	8.0%
Scotia Global Opportunities Fund	3.0%
Scotia Global Small Cap Fund	1.5%
Scotia Global Climate Change Fund	1.5%

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