



We're making some changes to our Investment Companion booklet.

Here's what you need to know about changes to our Investment Companion booklet.

Part	Current	Effective June 23, 2025 Proposed changes are underlined
Part 2 Monitoring and updating your information	If any of your personal information changes or becomes inaccurate, you must advise us so we can update our records. If you fail to update your personal information, including your address, or we have a reason to believe that your personal information is inaccurate, we have a right to decline to accept or execute any order, direction, or request including your maturity instruction and pre-existing pre-authorized contribution (PAC), without providing any notice or reason to you. If we do not accept a GIC maturity instruction at renewal because of your inaccurate personal information, the principal and interest amounts will be deposited to your savings account or cash portion of your Scotia Registered Account or Scotia Investment Account.	If any of your personal information changes or becomes inaccurate, you must advise us so we can update our records. If you fail to update your personal information, including your address, or we have a reason to believe that your personal information is inaccurate, we have a right to decline to accept or execute any order, direction, or request including your maturity instruction and pre-existing pre-authorized contribution (PAC), without providing any notice or reason to you. If we do not accept a GIC <u>renewal</u> instruction at <u>maturity</u> because of your inaccurate personal information, the principal and interest amounts will be deposited to your savings account or cash portion of your Scotia Registered Account or Scotia Investment Account.
Part 5 Your Investment Options	Personal Redeemable GICs	Personal Redeemable GICs <u>The term of Personal Redeemable GICs is initially 1 day and extends daily thereafter until earlier of (i) the date on which you redeem the Personal Redeemable GIC either partially or wholly and (ii) the Final Maturity Date, expressed as "Maturity Date" in your Investment Direction form and in your quarterly Personal Portfolio Statement. The term of the non-redeemed portion of any partially redeemed GIC will continue to extend daily. We will not provide any communication with respect to an extension occurring as a result of the foregoing.</u>