



One ETF. One decision.

Scotia Asset Allocation ETFs

0%

Management Fee*

*0.00% management fee until
October 31, 2027, 0.15% thereafter.

SBCN

**Scotia
Conservative
ETF**

SBBA

**Scotia
Balanced
ETF**

SBGR

**Scotia
Growth
ETF**

SBEQ

**Scotia
All-Equity
ETF**

For Investor use. Review the prospectus before investing.

One ETF. One decision. Scotia Asset Allocation ETFs



Scotia Asset Allocation ETFs invest in a selection of low-cost, index-tracking ETFs, targeting broad diversification in one investment.

Get broad exposure to Canadian, U.S. and international markets through a single, all-in-one ETF designed to help simplify your investing.

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ETF

All-in-one investing made simple.

Access a mix of equities and fixed income investments in a single all-in-one ETF.

Built for your goals. Stay on track.

Choose the portfolio that's right for you and leave the ongoing monitoring and rebalancing to experienced professionals.

Keep more of what you earn.

Management fees are waived until October 31, 2027, so more of your money stays invested and working toward your financial goals.

One ETF. One decision. Scotia Asset Allocation ETFs



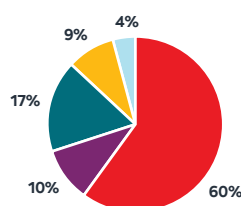
1

Select the Scotia Asset Allocation ETF that best aligns with your investment objective and comfort with risk.

A clear progression, from income-oriented to all-equity.

SBCN

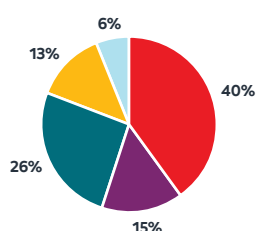
Scotia Conservative ETF



40% equity
60% fixed income

SBBA

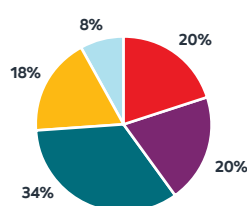
Scotia Balanced ETF



60% equity
40% fixed income

SBGR

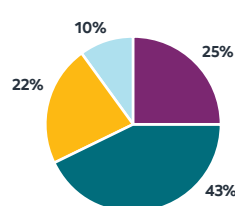
Scotia Growth ETF



80% equity
20% fixed income

SBEQ

Scotia All-Equity ETF



100% equity

LOWER RISK

HIGHER RISK

Equity ETF allocation

- **SITC** Scotia Canadian Large Cap Equity Index Tracker ETF
- **SITU** Scotia U.S. Equity Index Tracker ETF
- **SITI** Scotia International Equity Index Tracker ETF
- **SITE** Scotia Emerging Markets Equity Index Tracker ETF

Fixed Income ETF allocation

- **SITB** Scotia Canadian Bond Index Tracker ETF

This graphic illustrates differences in target asset mix and is not the official ETF risk classification.

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Invest your way. Search for Scotia Asset Allocation ETFs on **Scotia iTRADE** or your online brokerage account.

3

Stay invested. The longer your money stays invested, the greater its opportunity to grow over time.

Keep more of what you earn.

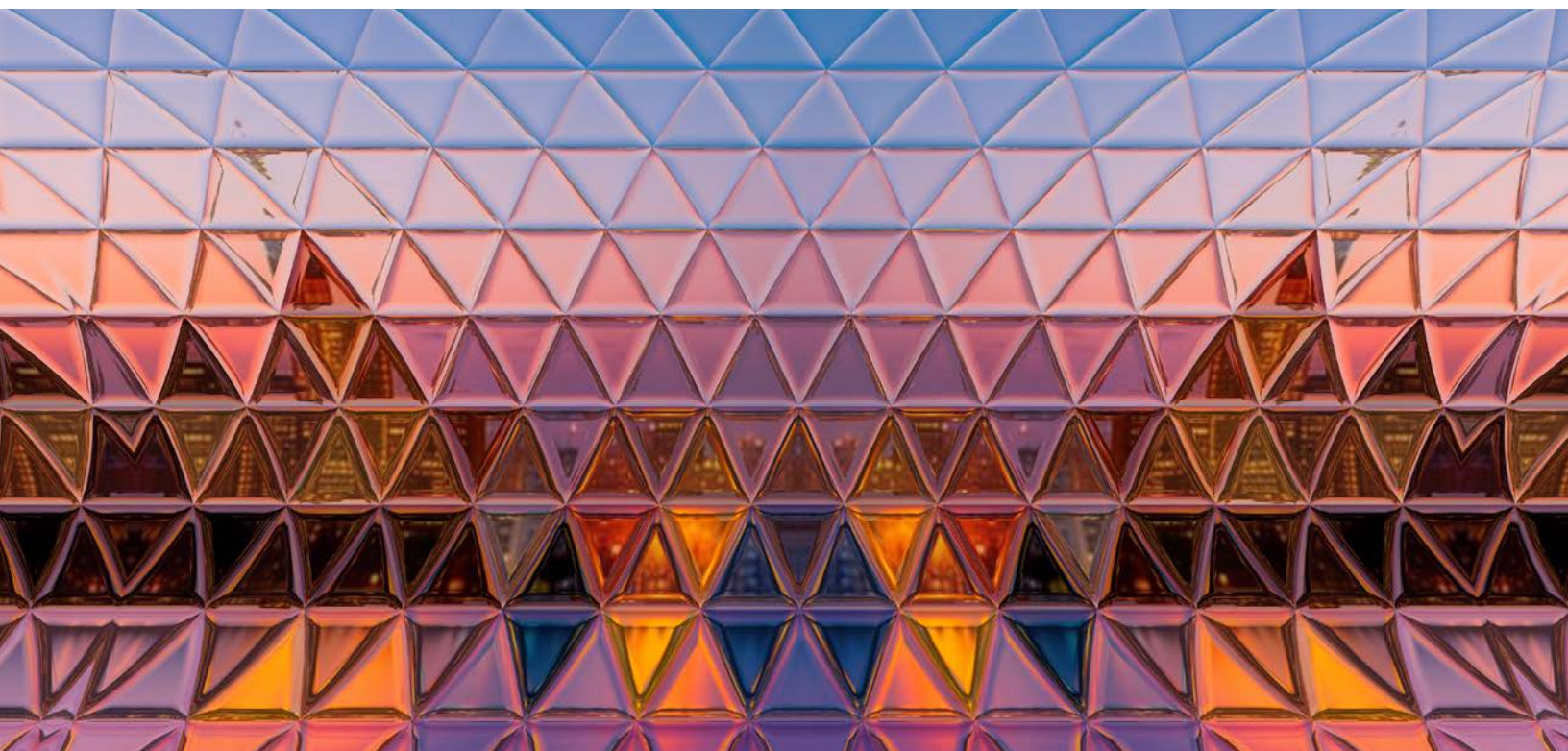
0%

Management Fee*

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Ready to get started?

Search **SBCN**, **SBBA**, **SBGR** or **SBEQ** through
Scotia iTRADE or your online brokerage account.



Before you invest

Each ETF has a management fee of 0.15%. There are no trailing commissions or incentive fees paid out of the funds. Investors may pay trading commissions or other fees depending on the investment account or platform used. Scotia iTRADE clients can buy and sell eligible ETFs commission-free. Please refer to the Scotia Asset Allocation ETFs Facts and prospectus for complete fee details.

All investments involve risk. The value of an investment can go up or down depending on market conditions, interest rates, currency movements and the performance of the underlying ETFs. The risk and potential return chart in this brochure is illustrative only. It does not represent actual or expected returns, volatility or the performance of any Scotia Asset Allocation ETF. Past performance may not be repeated.

Target asset allocations are approximate and may change over time. Actual allocations may differ from their targets because of market movements, portfolio transactions and rebalancing. Consult the applicable ETF Facts and prospectus for each portfolio's investment objectives, strategies, risks and current information.

This document is provided for informational purposes only and is not intended to provide investment, financial, tax or legal advice. It is not an offer or solicitation to buy or sell securities. Investors should consider their investment objectives, time horizon and risk tolerance and consult their own professional advisors before making investment decisions.

Commissions, management fees and expenses may be associated with investments in exchange-traded funds. Please read the prospectus and ETF Facts before investing. Exchange-traded funds are not guaranteed, their values change frequently and past performance may not be repeated.

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