

Invest automatically and save.

Investing automatically with a Pre-Authorized Contribution or a PAC can help keep you on track to meet your retirement goals faster and easier.



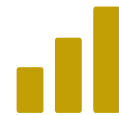
PAC benefits



Eliminate the guesswork of when to invest.



Avoid the stress of making lump sum RRSP contributions.



Take advantage of potential compound growth.

And it grows with you.

Congratulations on your raise! As your life changes, your PAC can be topped up—so you can invest even more, automatically.



34% of Canadians have a PAC set up for their investments²



Get started with as little as \$25 per month.

You could see a big difference in your savings—but not your budget.

\$117,624¹



\$200 monthly*

\$127,193¹



\$100 bi-weekly*

Double up and save more.

You may be making bi-weekly mortgage payments. Do the same with your savings. It's a small change, but the benefits can add up!

* over a 25 year period

Make investing for retirement automatic.

Speak to your Scotiabank advisor to set up a PAC today.

You're richer than you think.®



¹ For illustrative purposes only. The example uses a hypothetical rate of return of 5.0%, assumes reinvestment of all income, compounded monthly, and does not include transaction costs, fees, or taxes. The example does not reflect actual results or the returns or future value of an actual investment. ² Source: Global Brand & Customer Insights, 2015 Scotiabank Investment Poll conducted by Nielsen Consumer Insights. ® Registered trademarks of The Bank of Nova Scotia, used under licence.