

# Scotia Money Market Fund - Series A

Canadian Money Market

## Investment Objective

The fund's objective is to provide income and liquidity, while maintaining a high level of safety. It invests primarily in high quality, short term fixed income securities issued by Canadian federal, provincial and municipal governments, Canadian chartered banks and trust companies, and corporations.

## Reasons for Investing

- Safety through diversification by investing in multiple high quality securities with multiple maturity terms and from multiple issuers.
- Offers highly liquid, short-term safety by primarily investing in securities with an average term to maturity of between 30 and 90 days.
- Provides the convenience of expert professional money management.

## Risk Rating



Time Horizon — Short

## FUND ESSENTIALS

Inception Date .....	August 30, 1990
Total Assets \$mil .....	198.48
Min. Initial Inv. (\$) .....	500
Min. Additional Inv. (\$) .....	25
Income Distribution .....	Monthly
Capital Distribution .....	Annually
7-day Yield* .....	0.10%
MER % (as of 6/30/2021)** .....	0.18
NAV \$ .....	10.00
Benchmark .....	FTSE TMX Canada 60-Day T-Bill Index

Series	Load Structure	Currency	Fund Code
A	No Load	CAD	BNS357
Pin	No Load	CAD	PIN357
Prem**	No Load	CAD	BNS257

\*\*The Premium series of the fund is closed to new investment effective August 8th 2016.

## Portfolio Manager(s)

Bill Girard 1832 Asset Management L.P.

Management ..... 1832 Asset Management L.P.

Telephone ..... 1-800-268-9269

Website ..... www.scotiafunds.com

## PERFORMANCE & PORTFOLIO ANALYSIS

Compound returns (%)	1 Mth	3 Mth	6 Mth	1 Yr	2 Yr	3 Yr	5 Yr	10 Yr
Fund	0.01	0.03	0.05	0.10	0.15	0.46	0.57	0.45

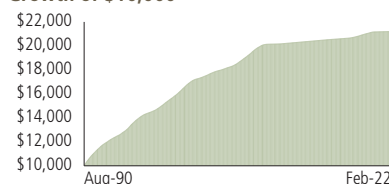
  

Calendar Year Returns (%)	YTD	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
Fund	0.02	0.10	0.38	1.09	0.97	0.35	0.30	0.33	0.35	0.35	0.35

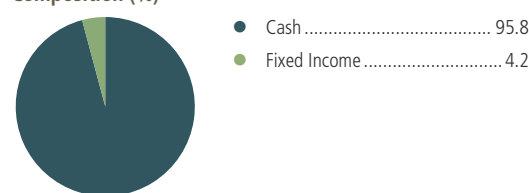
  

Distributions (\$/unit)	YTD	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
Total Distributions	0.002	--	0.037	0.109	0.096	0.035	0.030	0.034	0.040	0.035	0.035
Interest	--	--	0.037	0.109	0.096	0.035	0.030	0.034	0.040	0.035	0.035

## Growth of \$10,000



## Composition (%)



## Top 10 Holdings

IMPERIAL OIL LTD. CP 031622	3.8
BANK OF NOVA SCOTIA BA 030922	3.6
Bank of Montreal, 2.27%, 7/11/2022	2.7
Fortified Trust, 2.34%, 1/23/2023	2.6
TD BANK BA 042922	2.4
ALECTRA INC. CP 030322	2.0
ENBRIDGE GAS INC. CP 032322	2.0
Manulife Bank of Canada, 8/31/2022	1.9
NESTLE CAPITAL CANADA LTD. CP 040522	1.7
HSBC Bank Canada, 0.02%, 6/29/2022	1.7

## Total

## % Assets

## Cash Breakdown (%)

Canadian Short-term notes	45.8
General cash	38.2
Canadian Liquid bonds	12.2
Canadian Bankers' acceptances	2.6
Canadian Commercial paper	0.9
International Treasury bills	0.4

<b>Fixed Income Breakdown (%)</b>	
Asset Backed securities	50.0
Short-term investments (Cash & Other)	50.0

## 24.5 Total Portfolio Holdings

Stock Holdings	0
Bond Holdings	10
Other Holdings	56
Total Number of Underlying Holdings	66

\* This is an annualized historical yield based on the seven-day period ended on February 28, 2022, and does not represent an actual one-year return.

\*\*Effective November 10, 2017, the fund pays a management fee distribution of 0.25% when the value of the fund held within an account is equal to or greater than \$100,000.

# Scotia Money Market Fund - Series A

Canadian Money Market

## MANAGER BIO

---



**Bill Girard**  
**Manager Since August 1, 1994**  
**1832 Asset Management L.P.**

Bill Girard is Vice President & Portfolio Manager at 1832 Asset Management L.P. Bill is a member of the fixed income team at 1832 Asset Management L.P. and predecessor companies where he is responsible for credit risk across all managed client portfolios. Bill has both a Bachelor of Science and a Bachelor of Commerce degree from the University of Windsor, as well as an MBA from the University of Miami, graduating Beta Gamma Sigma. He also holds the Chartered Financial Analyst designation and is a past director of the Toronto CFA Society.

© Registered trademarks of The Bank of Nova Scotia, used under licence.

ScotiaFunds® are managed by 1832 Asset Management L.P. a limited partnership the general partner of which is wholly owned by The Bank of Nova Scotia. ScotiaFunds are available through Scotia Securities Inc. and from other dealers and advisors, including ScotiaMcLeod® and Scotia iTRADE® which are divisions of Scotia Capital Inc. Scotia Securities Inc. and Scotia Capital Inc. are wholly owned by The Bank of Nova Scotia. Scotia Capital Inc. is a member of the Canadian Investor Protection Fund and the Investment Industry Regulatory Organization of Canada.

Fund prices are provided for information purposes only. All information pertains to Series A units of the fund unless stated otherwise. Units of the fund are only available for sale to residents of Canada, unless the laws of a foreign jurisdiction permit sales to its residents. Please contact your financial advisor for more details.

The contents of this document should not be considered an offer to sell to, or a solicitation to buy mutual fund units from, any person in a jurisdiction where such offer or solicitation is considered unlawful.

### IMPORTANT MUTUAL FUND INFORMATION

Commissions, trailing commissions, management fees and expenses may be associated with mutual fund investments. Please read the fund's simplified prospectus before investing. The performance data provided assumes reinvestment of distributions only and does not take into account sales, redemption, distribution or optional charges or income taxes payable by any security holder that would have reduced returns. Mutual funds are not covered by the Canada Deposit Insurance Corporation or any other government deposit insurer. There can be no assurances that the fund will be able to maintain its net asset value per unit at a constant amount or that the full amount of your investment in the fund will be returned to you. Past performance may not be repeated.

1832 Asset Management L.P., as Manager of the ScotiaFunds, may compensate its staff and any appointed sub-distributor by regular payments based on the net asset value (NAV) of units held by investors. For further details, please refer to the Simplified Prospectus.