

Scotia Selected Income Portfolio - Series A

Canadian Fixed Income Balanced

Investment Objective

The portfolio's objective is to achieve a combination of a steady flow of income with the potential for capital gains. It invests primarily in a diversified mix of equity and income mutual funds managed by us or by other mutual fund managers

Reasons for Investing

- Income strategy - optimized, multi-asset class portfolio aimed at delivering a higher level of income, while providing a measure of downside protection through diversification.
- Monthly income - the portfolio can be expected to pay a variable monthly income stream and is suitable for investors seeking regular income.
- Regular rebalancing and monitoring - rigorous portfolio construction by an experienced team combined with regular monitoring and daily cash flow rebalancing help to ensure each portfolio stays on track.

Risk Rating

LOW MEDIUM HIGH

Time Horizon — Medium-Long

FUND ESSENTIALS

Inception Date November 20, 2012
 Total Assets \$mil 779.45
 Min. Initial Inv.(\$) 500
 Min. Additional Inv.(\$) 25
 Income Distribution Monthly
 Capital Distribution Annually
 MER % (as of 6/30/2021) 1.77
 NAV \$ 10.79
 75% FTSE Canada Universe Bond Index, 10% S&P/TSX Composite Index, 15% Solactive GBS Developed Markets Large & Mid Benchmark Cap Index (C\$)

Series	Load Structure	Currency	Fund Code
A	No Load	CAD	BNS338
T	No Load	CAD	BNS438

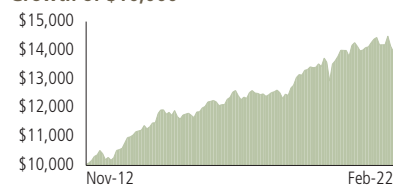
Portfolio Manager(s)

Judith Chan 1832 Asset Management L.P.

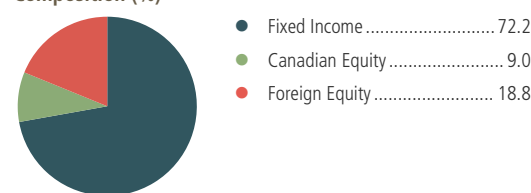
PERFORMANCE & PORTFOLIO ANALYSIS

Compound returns (%)	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Incep.			
Fund	-1.24	-1.61	-3.34	-0.14	2.99	2.58	--	3.67			
<hr/>											
Calendar Year Returns (%)	YTD	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
Fund	-3.67	1.62	6.19	8.06	-0.66	3.34	2.51	2.87	8.40	5.00	--
<hr/>											
Distributions (\$/unit)	YTD	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
Total Distributions	0.00	--	0.28	0.13	0.15	0.17	0.30	0.19	0.55	0.27	--
Interest	--	--	--	0.02	0.05	0.02	0.04	0.03	0.12	0.16	--
Dividends	--	--	0.03	0.09	0.08	0.09	0.08	0.08	0.09	0.09	--
Capital Gains	--	--	0.25	0.02	0.03	0.07	0.17	0.08	0.34	0.02	--

Growth of \$10,000



Composition (%)



Portfolio Holdings

	% Assets
Fixed Income	72.18
Dynamic Canadian Bond Fund	21.63
Scotia Canadian Income Fund	18.31
Dynamic Total Return Bond Fund	17.83
Scotia Wealth Canadian Corporate Bond Pool	10.82
Dynamic High Yield Bond Fund	3.59
Canadian Equity	8.99
Scotia Canadian Dividend Fund	3.94
Scotia Canadian Growth Fund	2.51
Dynamic Dividend Advantage Fund	1.40
Dynamic Small Business Fund	1.13
Foreign Equity	18.83
Scotia Global Dividend Fund	12.98
Scotia Global Equity Fund	4.74
Scotia Global Small Cap Fund	1.12

Allocations (%)

Canadian Equity	
Quality Canadian Dividend-Paying Stocks	5.3
Core Canadian Building Blocks	2.5
Canadian Small/Mid Cap	1.1
Fixed Income	
Core Canadian Fixed Income	68.6
High Yield Credit	3.6
Foreign Equity	
Quality Foreign Dividend-Paying Stocks	13.0
Core Foreign Building Blocks	4.7
Foreign Small/Mid Cap	1.1
Total Portfolio Holdings	
Equity Funds	7
Fixed Income Funds	5
Other Funds	0
Total Number of Mutual Funds	12

Scotia Selected Income Portfolio - Series A

Canadian Fixed Income Balanced

MANAGER BIO



Judith Chan

Manager Since November 20, 2012

1832 Asset Management L.P.

Judith Chan is Director, Portfolio Solutions - Canadian Banking at 1832 Asset Management L.P. With more than 10 years in the investment industry, she currently manages all Scotia Portfolios which encompasses asset allocation, fund selection, fund due diligence, and the day-to-day management of all portfolios. In her previous role as Senior Manager, Investment Oversight, Judith was responsible for the oversight of all investment products offered through 1832 Asset Management L.P., which involved performance monitoring, portfolio advisor due diligence and competitive fund positioning. Judith has a Bachelor of Economics from Simon Fraser University in Vancouver British Columbia, and has been a CFA Charterholder since 2006.

Management 1832 Asset Management L.P.

Telephone 1-800-268-9269

Website www.scotiafunds.com

© 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 prospectus before investing. Mutual funds are not guaranteed or insured by the Canada Deposit Insurance Corporation or any other government deposit insurer, their values change frequently and past performance may not be repeated. The indicated rates of return are the historical annual compounded total returns including changes in unit value and reinvestment of all distributions and does not take into account sales, redemption, distribution or optional charges or incomes taxes payable by any security holder that would have reduced returns.

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.

ScotiaFunds®