

# Scotiabank Income & Conservative Growth Portfolio

April 2019

## Investment Objective

**Income & Conservative Growth:** Primary objective is a high level of income with some growth potential. The value of this portfolio will fluctuate modestly from time to time.

## Reason for Investing

- Suite of 5 professionally designed and managed investment portfolios
- Portfolios are rebalanced automatically each quarter to help them stay true to your stated investment objectives and goals
- Currency Hedge - The fund is denominated in USD which provides a hedge against inflation and currency devaluations relative to many local currencies

## Portfolio Facts:

Inception Date	January 22, 2008
Minimum Investment	\$5,000
Subsequent Minimum Investment	\$100
Rebalancing	20th day of each quarter end, if required

	Class A	Class N (Broker)
Portfolio Code	SBPICGA	SBPICGN
Management Fee	1.340	1.745

## Sales Charges

A front-end load may apply

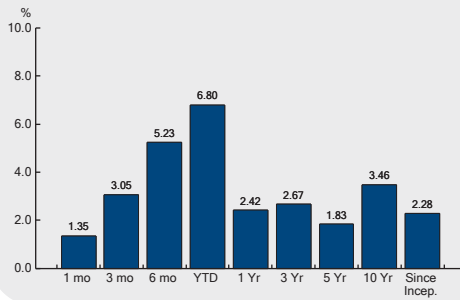
## Portfolio Holdings:

<b>Cash</b>	
Scotiabank Money Market Fund	15.0
<b>Income</b>	
Scotiabank US Dollar Bond Fund	55.0
<b>Growth</b>	
Scotiabank Global Growth Fund	15.0
Scotiabank US Growth Fund	6.0
Scotiabank Canadian Growth Fund	9.0
<b>Total</b>	<b>100.0</b>

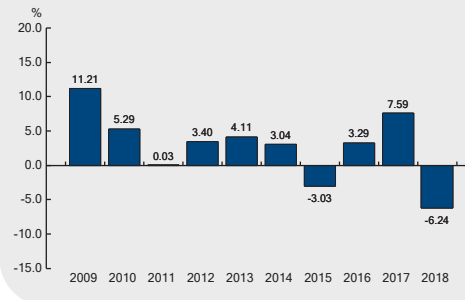
## Risk Profile

Low	Medium	High

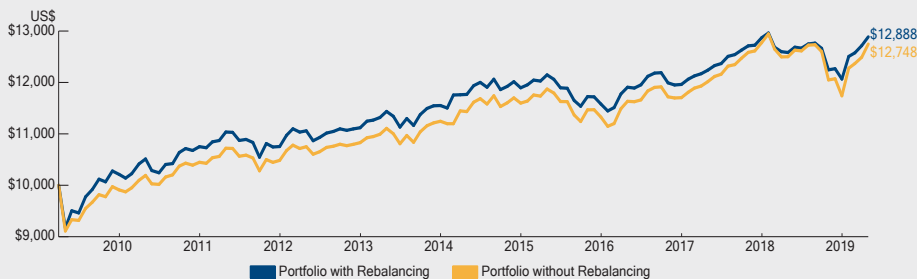
## Annualized Compound % Return<sup>^</sup>



## Calendar Year % Return<sup>^</sup>



## Growth of \$10,000 from March 31, 2009<sup>^</sup>



Top 10 Holdings	Maturity Date	% of Fund	Asset Allocation	% of Fund	Asset Allocation	% of Fund
US TREASURY N/B	11/30/2021	13.5	Canadian Equity	9.3	Developed Markets	95.3
US TREASURY N/B	2/15/2048	6.5	US Equity	14.9	Emerging Markets	4.7
US TREASURY N/B	5/15/2046	3.8	European Equity	2.6	<b>Total</b>	<b>100.0</b>
US TREASURY N/B	12/31/2020	3.7	Asian Equity	4.3		
PROVINCE OF ONTARIO	4/11/2019	2.0	Other Equity	1.3		
ALPHABET INC CL C		1.7	Canadian Fixed Income	8.4		
US TREASURY N/B	1/31/2023	1.7	US Fixed Income	57.0		
CROWN CASTLE TOWERS LLC	5/15/2045	1.6	Other Fixed Income	2.1		
AMAZON.COM INC		1.4	<b>Total</b>	<b>100.0</b>		
GREAT WEST LIFECO FIN 18	5/17/2028	1.4				
<b>Total of Top 10 Holdings</b>		<b>37.2</b>				
<b>Total Number of Holdings</b>		<b>210</b>				

Important information concerning the investment goals, risks, charges and expenses of investing in mutual funds is contained in the relevant prospectus. Investors should carefully consider these before investing. Copies of the prospectus are available from the financial institution where you are buying the mutual fund and should be read before investing. Commissions, management fees and expenses all may be associated with mutual fund investments. Mutual Funds are not guaranteed or covered by your local Deposit Insurance Corporation, other government deposit insurer, The Bank of Nova Scotia, or its subsidiaries/affiliates, their values change frequently, and you may not get back the original amount you invested. This is for informational purposes only and is subject to change without notice. Always consult your professional tax and legal advisors with respect to your particular circumstances. Nothing herein is intended to constitute an offer or solicitation to transact business for products or services in any jurisdiction where such an offer or solicitation would be unlawful. This does not constitute an invitation to purchase or sell shares of the Funds. Past performance should not be treated as an indicator of future performance. The performance data provided assumes reinvestment of distributions and does not take into account sales charges or management fees, redemptions, distributions or taxes which would have reduced returns. The calculation of total cumulative returns assumes the reinvestment of all interest income at the share price immediately after the distribution of interest income. Performance is subject to variations and is likely to change over time. ^All returns are net of management fees and fund expenses, expressed as a percentage and are based on Class A assets. Returns for periods less than one year are not annualized. The performance data provided is not intended to reflect future value of any mutual fund or returns on investment in any mutual fund. Net Asset Value, Fund Assets and Annualized % return data is as at April 30, 2019. Portfolio holdings data is as at March 31, 2019. Net Asset Value information of the Scotiabank Mutual Funds can be found on Bloomberg, in the equities section, and on the Cayman Islands Stock Exchange (CSX), website [www.csx.ky](http://www.csx.ky) under "Scotiabank". A receipt in respect of the securities offered in the prospectus has been issued by the Securities and Exchange Commission of Trinidad and Tobago. ®Registered trademark of The Bank of Nova Scotia, used under license.