

Wealth creates opportunities.

*Total Wealth Credit Solution*<sup>™</sup> gives you the power to pursue them.



## The height of sophistication and ease.

*Total Wealth Credit Solution* is an exclusive, fully-integrated wealth management platform that enables you to maximize access to flexible financing while simplifying the management of your financial assets.

- Leverage wealth to capitalize on investment opportunities
- Access liquidity without impacting investment and tax strategies

## Consolidate. Simplify.

*Total Wealth Credit Solution* consolidates various asset classes under a single investment line of credit. This simplifies how you borrow and expands your universe of investment opportunities.

### Your Opportunities...

- Private Companies
- International Investments
- Investment Portfolios
- Venture Capital
- Real Estate
- Insurance
- Passions and Interests

### Your Wealth...

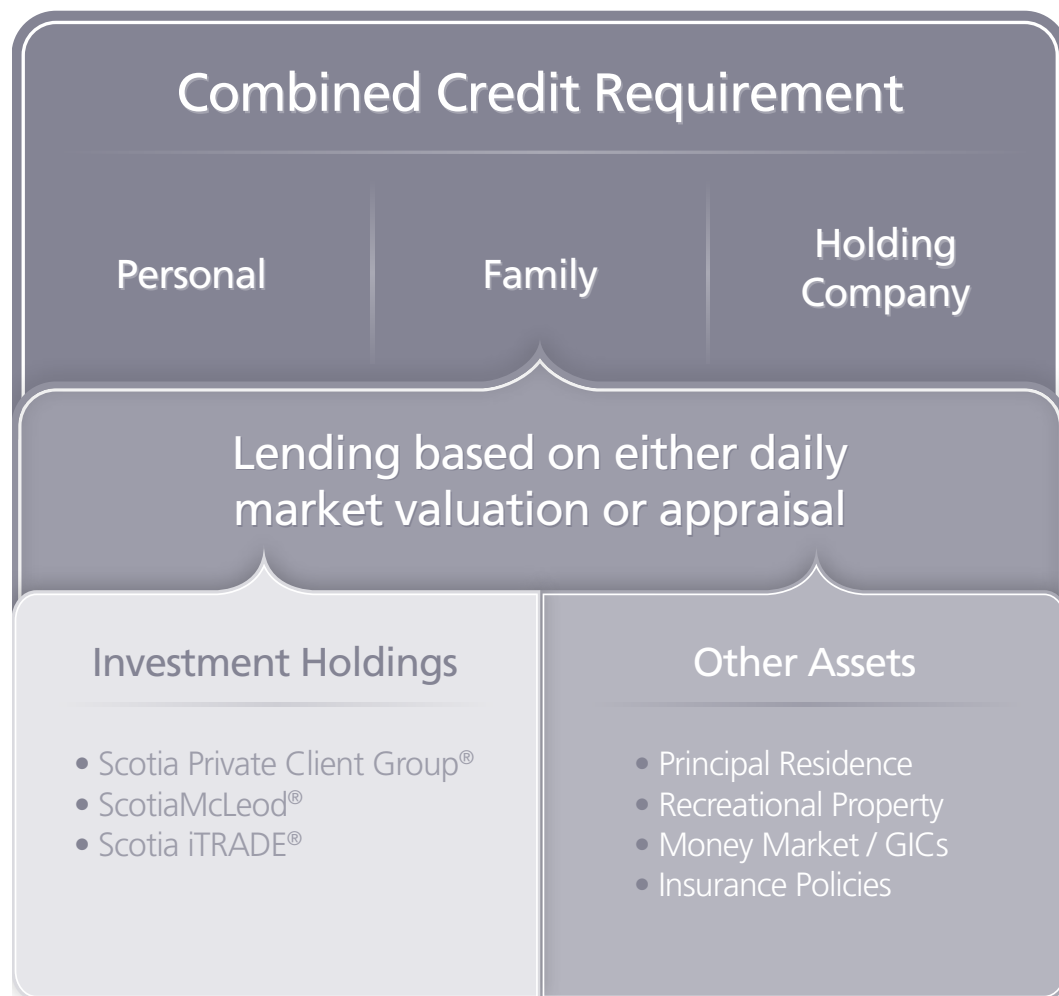
- Scotia Private Client Group
- ScotiaMcLeod
- Scotia iTRADE
- Principal Residence
- Recreational Property
- Money Market / GIC
- Insurance Policies



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Introducing a unique solution engineered to streamline your access to liquidity.



## Our most sophisticated credit solution.

You view wealth and its uses differently. *Total Wealth Credit Solution* enables you to realize your unique goals and passions *as an integral part of your overall wealth management strategy.*

- Opening up a world of investment opportunities
- Reinvesting in existing businesses or in venture capital endeavors
- Pursuing your passions such as fine art, vacation property, etc.

How *Total Wealth Credit Solution* helped a successful family simplify their borrowing needs...

Borrower(s): James & Anna Lee		Guarantor: James & Anna Lee Family Holding Company		
Borrowing Needs				
Credit Facilities	Personal/Holding Co.	Borrowing Limit		
Investment Line	Personal	\$	2,000,000	
Overdraft	Personal	\$	500,000	
Investment Line	Holding Co.	\$	2,500,000	
<b>Combined Borrowing Limit</b>			<b>\$ 5,000,000</b>	
Collateral / Borrowing Base				
Investments (Valued and Margin'd Daily)	Type	Market Value	Lending Value*	
	Scotia Private Client Group	\$ 1,500,000	\$ 1,050,000	
	ScotiaMcLeod	\$ 1,000,000	\$ 700,000	
	Scotia iTRADE	\$ 500,000	\$ 250,000	
<b>Total Market Value</b>		<b>\$ 3,000,000</b>		
<b>Sub Total Lending Value</b>			<b>\$ 2,000,000</b>	
Other Collateral	Type	Basis of Value	Market/Appraised Value	Lending Value**
	GIC	Face Value	\$ 50,000	\$ 50,000
	Principal Residence	Appraisal	\$ 1,500,000	\$ 1,125,000
	Recreational Property	Appraisal	\$ 2,150,000	\$ 1,300,000
	Insurance Policy	Cash Surrender Value	\$ 1,000,000	\$ 900,000
	Unsecured	n/a	n/a	\$ 250,000
<b>Total Market Value</b>		<b>\$ 4,700,000</b>		
<b>Sub Total Lending Value</b>			<b>\$ 3,625,000</b>	
Total Wealth Summary				
<b>Total Borrowing Limit</b>			<b>\$ 5,000,000</b>	
<b>Total Lending Value</b>			<b>\$ 5,625,000</b>	

\* Subject to applicable Regulations, firm policies, and satisfactory credit application and documentation.

\*\* Subject to approval by The Bank of Nova Scotia (Private Banking).

Scotia Private Client Group consists of private client services from The Bank of Nova Scotia and its affiliates, The Bank of Nova Scotia Trust Company, Scotia Asset Management U.S. Inc., ScotiaMcLeod Financial Services Inc., and ScotiaMcLeod, a division of Scotia Capital Inc., all members of the Scotiabank Group. Scotia iTRADE is a division of Scotia Capital Inc. Scotia Capital Inc. is a member of CIPF. Scotia Private Client Group is a registered business name of The Bank of Nova Scotia, The Bank of Nova Scotia Trust Company, ScotiaMcLeod Financial Services Inc., Scotia Asset Management L.P., and Scotia Capital Inc. in the jurisdictions in which they carry on business.

Private Banking services, including Investment Lines and Overdraft credit facilities, are provided by The Bank of Nova Scotia. Brokerage services are provided by ScotiaMcLeod and Scotia iTRADE. Assets on deposit with ScotiaMcLeod and Scotia iTRADE that are used as collateral for credit facilities at The Bank of Nova Scotia are not available to be used as collateral for investments made through ScotiaMcLeod or Scotia iTRADE.



A solution that offers total flexibility.

