



We're making some changes to our Investment Companion Booklet.

Effective September 1, 2024, if we have reason to believe your personal information is outdated or inaccurate, we may decline to accept or execute any order, direction or request you have given us, including GIC maturity instructions to renew.

Part	Current	Effective September 1, 2024 Proposed changes are underlined
Part 2 Opening your Scotia Investment Account or Scotia Registered Account	Monitoring and updating your information If any of your personal information changes or becomes inaccurate, you must advise us so we can update our records.	Monitoring and updating your information If any of your personal information changes, or becomes inaccurate, you must advise us so we can update our records. <u>If you fail to update your personal information, including your address, or we have a reason to believe that your personal information is inaccurate, we have the right to decline to accept or execute any order, direction, or request, including your maturity instructions or pre-existing pre-authorized contribution (PAC) instructions, without providing any notice or reason to you. If we exercise this right to not accept a GIC renewal instruction at maturity, the principal and interest amounts will be deposited to your savings account or cash portion of your Scotia Registered Account or Scotia Investment Account.</u>