

# Scotia Partners Income Portfolio - Series A

Global 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 other mutual fund managers and by us.

## Reasons for Investing

- Diversified income strategy - the portfolio invests in a diversified mix of income producing funds that offer exposure to dividend paying equities, corporate bonds, mortgages, high yield bonds, REITs, infrastructure and real return bonds.
- Monthly income - the portfolio expects to pay a monthly income stream which is an ideal solution for investors seeking regular income.
- Access to best-in-class "income" products - the portfolio comprises some of the best third-party "income" funds, managed by some of the top managers in Canada with proven track records of long-term performance.

## Risk Rating



Time Horizon — Medium-Long

## FUND ESSENTIALS

Inception Date .....	August 27, 2010
Total Assets \$mil .....	689.82
Min. Initial Inv.(\$) .....	10,000
Min. Additional Inv.(\$) .....	25
Income Distribution .....	Monthly
Capital Distribution .....	Annually
MER % (as of 12/31/2017) .....	2.03
NAV \$ .....	10.93
Benchmark .....	75% FTSE TMX Canada Universe Bond Index, 12% S&P/TSX Composite Index, 13% MSCI World Index

Series	Load Structure	Currency	Fund Code
A	No Load	CAD	BNS313
T	No Load	CAD	BNS413

## Portfolio Manager(s)

Judith Chan 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	3 Yr	5 Yr	10 Yr	Incep.
Fund	-0.26	-0.81	-0.89	-1.22	2.05	3.21	--	3.93

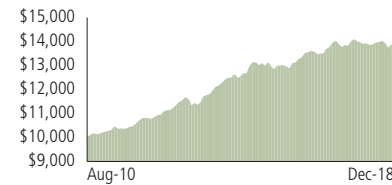
  

Calendar Year Returns (%)	YTD	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
Fund	-1.22	3.68	3.77	2.75	7.23	5.18	6.15	4.24	--	--	--

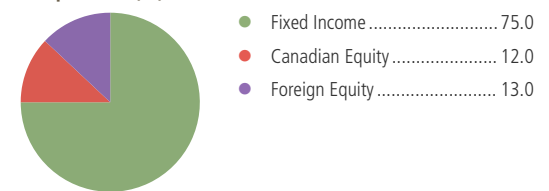
  

Distributions (\$/unit)	YTD	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
Total Distributions	0.16	0.11	0.34	0.42	0.45	0.25	0.39	0.27	0.13	--	--
Interest	--	--	--	0.13	0.12	0.20	0.11	0.05	0.01	--	--
Dividends	--	0.08	0.10	0.06	0.11	--	0.14	0.20	0.07	--	--
Capital Gains	--	0.03	0.25	0.23	0.22	0.05	0.14	0.02	0.05	--	--

## Growth of \$10,000



## Composition (%)



## Portfolio Holdings

	% Assets
<b>Fixed Income</b>	<b>75.00</b>
Dynamic Total Return Bond Fund .....	26.25
Scotia Private Canadian Corporate Bond Pool .....	18.75
Dynamic Canadian Bond Fund .....	11.25
PIMCO Monthly Income Fund .....	11.25
PIMCO Investment Grade Credit Fund Series I (new security) .....	7.50
<b>Canadian Equity</b>	<b>12.00</b>
Scotia Canadian Dividend Fund .....	6.00
Dynamic Small Business Fund .....	2.25
Scotia Priv Cdn All Cap Eqty Pool Ser I (new security) .....	1.25
CI Cambridge Canadian Equity Corporate Class .....	1.25
Dynamic Dividend Advantage Fd Ser O (new security) .....	1.25
<b>Foreign Equity</b>	<b>13.00</b>
AGF Global Dividend Fund .....	4.50
Mackenzie Ivy Foreign Equity Fund .....	2.50
Mawer International Equity Fund .....	2.00
Mawer U.S. Equity Fund .....	2.00
Dynamic Global Infrastructure Fund .....	1.00
Dynamic Global Real Estate Fund .....	1.00

## Allocations (%)

<b>Canadian Equity</b>	
Income-Focused Equity .....	7.3
Income-Focused Small Cap Equity .....	2.3
All Cap Equity .....	1.3
Core Equity .....	1.3
<b>Fixed Income</b>	
Core Fixed Income .....	48.8
Tactical Fixed Income .....	26.3
<b>Foreign Equity</b>	
Core Equity .....	6.5
Income-Focused Equity .....	4.5
Infrastructure .....	1.0
Real Estate Equity .....	1.0
<b>Total Portfolio Holdings</b>	
Equity Funds .....	10
Fixed Income Funds .....	5
Other Funds .....	0
Total Number of Mutual Funds .....	15

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## MANAGER BIO



**Judith Chan**

**Manager Since October 1, 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.

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