

# 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



Time Horizon — Medium-Long

## FUND ESSENTIALS

Inception Date .....	November 20, 2012
Total Assets \$mil .....	187.12
Min. Initial Inv.(\$) .....	500
Min. Additional Inv.(\$) .....	25
Income Distribution .....	Monthly
Capital Distribution .....	Annually
MER % (as of 12/31/2017) .....	1.76
NAV \$ .....	10.61
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	BNS338
T	No Load	CAD	BNS438

## 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	-0.36	-0.77	-0.78	-0.66	1.72	3.25	--	3.64

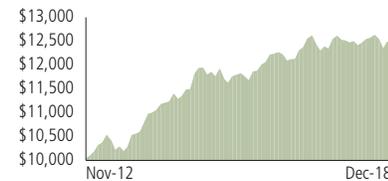
  

Calendar Year Returns (%)	YTD	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
Fund	-0.66	3.34	2.51	2.87	8.40	5.00	--	--	--	--	--

Distributions (\$/unit)	YTD	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
Total Distributions	0.15	0.17	0.30	0.19	0.55	0.27	--	--	--	--	--
Interest	--	0.02	0.04	0.03	0.12	0.16	--	--	--	--	--
Dividends	--	0.09	0.08	0.08	0.09	0.09	--	--	--	--	--
Capital Gains	--	0.07	0.17	0.08	0.34	0.02	--	--	--	--	--

## Growth of \$10,000



## Composition (%)



## Portfolio Holdings

	% Assets
<b>Fixed Income</b>	<b>75.00</b>
Dynamic Canadian Bond Fund .....	22.50
Dynamic Total Return Bond Fund .....	18.75
Scotia Canadian Income Fund .....	18.75
Scotia Private Canadian Corporate Bond Pool .....	15.00
<b>Canadian Equity</b>	<b>12.00</b>
Scotia Canadian Dividend Fund .....	7.75
Dynamic Dividend Advantage Fund .....	2.50
Dynamic Small Business Fund .....	1.75
<b>Foreign Equity</b>	<b>13.00</b>
Scotia Global Dividend Fund .....	9.00
Scotia Global Growth Fund .....	4.00

## Allocations (%)

<b>Canadian Equity</b>	
Income Focused Equity .....	10.3
Income-Focused Small Cap Equity .....	1.8
<b>Fixed Income</b>	
Core Fixed Income .....	56.3
Tactical Fixed Income .....	18.8
<b>Foreign Equity</b>	
Income-Focused Equity .....	9.0
Core Equity .....	4.0
<b>Total Portfolio Holdings</b>	
Equity Funds .....	5
Fixed Income Funds .....	4
Other Funds .....	0
Total Number of Mutual Funds .....	9

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## 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.

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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.