

# Scotia INNOVA Growth Portfolio Class - Series A

Global Equity Balanced

## Investment Objective

The Portfolio's objective is to achieve a balance of long term capital appreciation and current income, with a significant bias towards capital appreciation. It invests primarily in a diversified mix of mutual funds, and/or equity securities and/or fixed income securities located anywhere in the world. It may also invest a portion of its assets in units of one or more LP Funds which makes use of forward contracts, deposit notes or other derivatives in order to gain exposure to the return of mutual funds managed by the Manager or an affiliate thereof.

## Reasons for Investing

- Exclusive investment management through a diversified mix of Scotia Private Pools and ScotiaFunds.
- Rebalanced on a daily basis and is re-optimized annually to ensure it continues to meet its objectives.

## Risk Rating



Time Horizon — Long

## FUND ESSENTIALS

Inception Date	May 28, 2012
Total Assets \$mil	300.29
Min. Initial Inv.(\$)	50,000
Min. Additional Inv.(\$)	100
Income Distribution	Annually
Capital Distribution	Annually
MER % (as of 12/31/2017)	2.25
NAV \$	13.91
Benchmark	25% FTSE TMX Canada Universe Bond Index, 30% S&P/TSX Composite Index, 45% MSCI World Index

Series	Load Structure	Currency	Fund Code
A	No Load	CAD	BNS1333
T	No Load	CAD	BNS1433

## Portfolio Manager(s)

Judith Chan 1832 Asset Management L.P.

Management ..... 1832 Asset Management L.P.

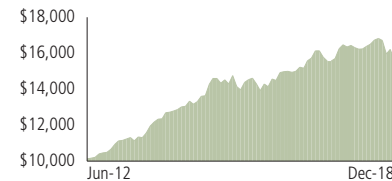
Telephone ..... 1 800 268-9269

Website ..... www.scotiafunds.com

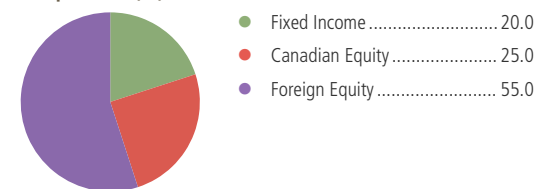
## PERFORMANCE & PORTFOLIO ANALYSIS

Compound returns (%)	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Incep.			
Fund	-3.59	-6.46	-5.29	-4.39	2.27	4.85	--	6.90			
Calendar Year Returns (%)	YTD	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
Fund	-4.39	7.39	4.18	7.15	10.55	15.71	--	--	--	--	--
Distributions (\$/unit)	YTD	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
Total Distributions	0.10	0.10	0.56	0.42	0.11	0.11	0.06	--	--	--	--
Dividends	--	0.10	0.09	0.10	0.11	0.08	0.06	--	--	--	--
Capital Gains	--	--	0.46	0.32	--	0.03	--	--	--	--	--

## Growth of \$10,000



## Composition (%)



## Portfolio Holdings

	% Assets
<b>Fixed Income</b>	<b>20.00</b>
Scotia Canadian Income Fund	5.00
Scotia Private American Core-Plus Bond Pool	3.00
Scotia Private Canadian Corporate Bond Pool	3.00
Scotia Total Return Bond LP	3.00
Scotia Private High Yield Income Pool	2.00
Scotia Private Short-Mid Government Bond Pool	2.00
1832 AM Canadian Preferred Share LP	1.00
Scotia Private Floating Rate Income Pool	1.00
<b>Canadian Equity</b>	<b>25.00</b>
Scotia Canadian Dividend Fund	7.50
1832 AM Canadian Dividend LP	6.25
Scotia Private Canadian Small Cap Pool	5.00
1832 AM Canadian Growth LP	3.75
Scotia Private Canadian All Cap Equity Pool	2.50
<b>Foreign Equity</b>	<b>55.00</b>
Scotia U.S. Dividend Growers LP	7.00
Scotia U.S. Low Volatility Equity LP	6.75
Scotia Private Global Equity Pool	6.75
Scotia Global Low Volatility Equity LP	6.75
Scotia Private International Equity Pool	6.50
1832 AM Global Completion LP	5.50
Scotia Private International Growth Equity Pool	3.75
Scotia Private Emerging Markets Pool	3.75
Scotia Private Global Real Estate Pool	2.75
1832 AM Tactical Asset Allocation LP	2.75
Scotia Private Diversified International Equity Pool	2.75

## Allocations (%)

<b>Canadian Equity</b>	
Canadian Income-Focused Equity	13.8
Canadian Core Equity	6.3
Canadian Small Cap Equity	5.0
<b>Fixed Income</b>	
Core Fixed Income	10.0
Foreign Fixed Income	3.0
Tactical Fixed Income	3.0
High Yield Fixed Income	2.0
Preferred Shares	1.0
Floating Rate Fixed Income	1.0
<b>Foreign Equity</b>	
Foreign Core Equity	19.8
Foreign Low Volatility Equity	13.5
Foreign Income-Focused Equity	7.0
Foreign Specialty Equity	5.5
Foreign Emerging Markets Equity	3.8
Foreign Real Estate/Infrastructure Equity	2.8
Tactical Balanced	2.8
<b>Total Portfolio Holdings</b>	
Equity Funds	16
Fixed Income Funds	8
Other Funds	0
Total Number of Mutual Funds	24

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## MANAGER BIO

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**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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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.