

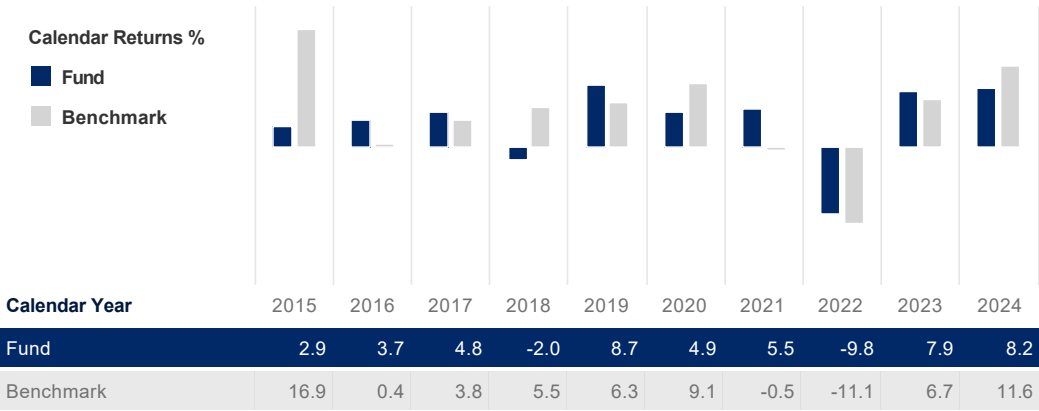
Scotia INNOVA Balanced Income Portfolio Class Sr A (BNS1331)

Benchmark Fundata Global Fixed Income Balanced Index

Printed on July 16, 2025

Performance Analysis

June 30, 2025



Investment Objective

The portfolio's objective is to achieve a balance of income and long term capital appreciation, with a bias towards income. It invests primarily in a diversified mix of mutual funds, and/or equity securities and/or fixed income securities located anywhere in the world.

Statistics

June 30, 2025

	Fund	Benchmark
Annualized Standard Dev	5.5%	5.0%
Fixed Income	Fund	Benchmark
YTM	3.9%	-
Credit Quality	-	-
Average Maturity	-	-

Risk Rating

June 30, 2025

Low	Medium	High
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The chart above shows the volatility level of the fund (based on standard deviation of the fund's total returns since inception).

Portfolio Allocations

December 31, 2024

Asset Allocations



Bonds - Domestic	29.5%
Bonds - Foreign	24.9%
Equity - International	13.1%
Equity - United States	11.4%
Equity - Canada	10.6%
Others	10.5%

Sector Allocations

Defensive	61.9%
Fixed Income	54.5%
Cash & Equivalent	4.5%
Health Care	1.3%
Consumer Goods	1.2%
Utilities	0.4%
Other	21.1%
Mutual Fund	21.0%
Other	0.1%
Sensitive	11.0%
Technology	4.5%
Consumer Services	2.1%
Industrial Services	1.7%
Energy	1.3%
Industrial Goods	1.2%
Telecommunication	0.3%
Cyclical	6.1%
Financial Services	4.6%

Top Holdings

Top Holdings	% Assets
Scotia Canadian Income Fund Series I	18.52%
1832 AM TOTL RET BND LP SER I	10.55%
Scotia Canadian Dividend Fund Series A	7.83%
Scotia Wealth Short-Mid Government Bond Pool - I	7.57%
1832AM GLOBAL CREDIT POOL SE I	5.62%
Scotia Wealth Canadian Corporate Bond Pool K	5.40%
Scotia Global Growth Fund Series A	5.38%
SCOTIA MORTGAGE INC FD SER I	5.15%
1832 AM GLBL LW VL EQ LP SER I	3.99%
1832 AM US LOW VO EQ LP SER I	3.96%
Total percentage of top 10 holdings	73.97%
Total number of holdings	40

Real Estate	0.9%
Basic Material	0.6%