

Scotia Essentials Income Portfolio A (BNS2201)

Benchmark Fundata Global Fixed Income Balanced Index

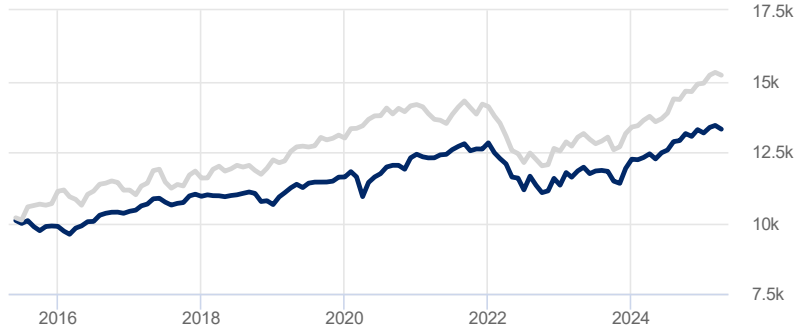
Printed on May 5, 2025

Performance Analysis

March 31, 2025

Growth of \$10,000

— Fund
— Benchmark



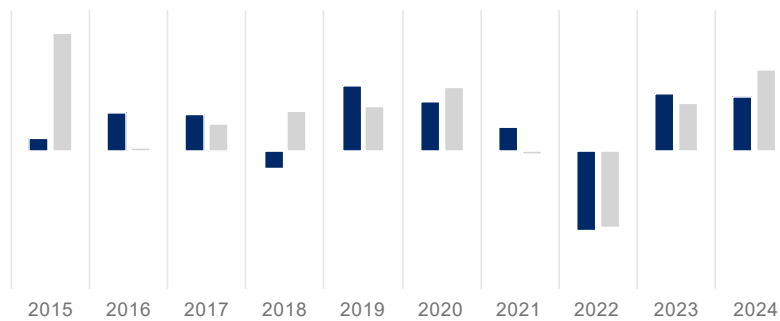
Trailing Returns %

	YTD	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	S. Incep*
Fund	1.0	-1.0	1.0	1.2	7.0	3.3	4.0	2.8	3.2
Benchmark	1.9	-0.6	1.9	3.8	10.5	5.2	2.5	3.9	4.2
Value Added	-0.9	-0.3	-0.9	-2.7	-3.6	-1.9	1.5	-1.2	-1.1

*Simulated performance since inception on November 25, 2014

Calendar Returns %

■ Fund
■ Benchmark



Calendar Year

Fund	1.7	5.4	5.1	-2.7	9.1	6.9	3.2	-11.6	8.1	7.6
Benchmark	16.9	0.4	3.8	5.5	6.3	9.1	-0.5	-11.1	6.7	11.6

Investment Objective

The portfolio invests primarily in a diversified mix of mutual funds, equity securities and/or fixed income securities located anywhere in the world and aims to achieve modest long term capital appreciation with a secondary focus on income generation using a balanced approach to investing. The majority of the portfolio's assets will be held in fixed income securities.

Statistics

March 31, 2025

	Fund	Benchmark
Annualized Standard Dev	4.6%	4.8%
Fixed Income	Fund	Benchmark
YTM	4.3%	-
Credit Quality	-	-
Average Maturity	-	-

Risk Rating

March 31, 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

February 28, 2025

Asset Allocations



Bonds - Domestic	39.5%
Bonds - Foreign	25.9%
Equity - International	8.5%
Other	7.7%
Equity - Canada	6.8%
Others	11.6%

Sector Allocations

Defensive	72.7%
Fixed Income	65.5%
Cash & Equivalent	5.2%
Health Care	0.9%
Consumer Goods	0.9%
Utilities	0.2%
Other	19.6%
Mutual Fund	15.6%
Exchange Traded Fund	3.8%
Other	0.2%
Sensitive	4.1%
Technology	1.1%
Consumer Services	0.8%
Energy	0.8%
Industrial Goods	0.7%
Industrial Services	0.7%
Telecommunication	0.2%
Cyclical	3.5%
Financial Services	2.2%
Basic Material	0.7%
Real Estate	0.6%

Top Holdings

Top Holdings	% Assets
1832 AM TOTL RET BND LP SER I	17.55%
Scotia Canadian Income Fund Series I	17.54%
Scotia Wealth Canadian Corporate Bond Pool K	10.46%
Scotia Wealth High Yield Bond Pool Series I	10.40%
1832AM TCT AS ALC ETF LP SER I	7.40%
Scotia Wealth Canadian Bond Pool Series I	7.02%
1832 AM Investment Grade Canadian Corp Bond Pool I	6.98%
1832 AM GLBL COMP ETF LP SER I	3.99%
Scotia U.S. Equity Index Tracker ETF (SITU)	3.80%
Scotia Wealth Fundamental Intl Equity Pool Ser I	2.53%
Total percentage of top 10 holdings	87.67%
Total number of holdings	22

