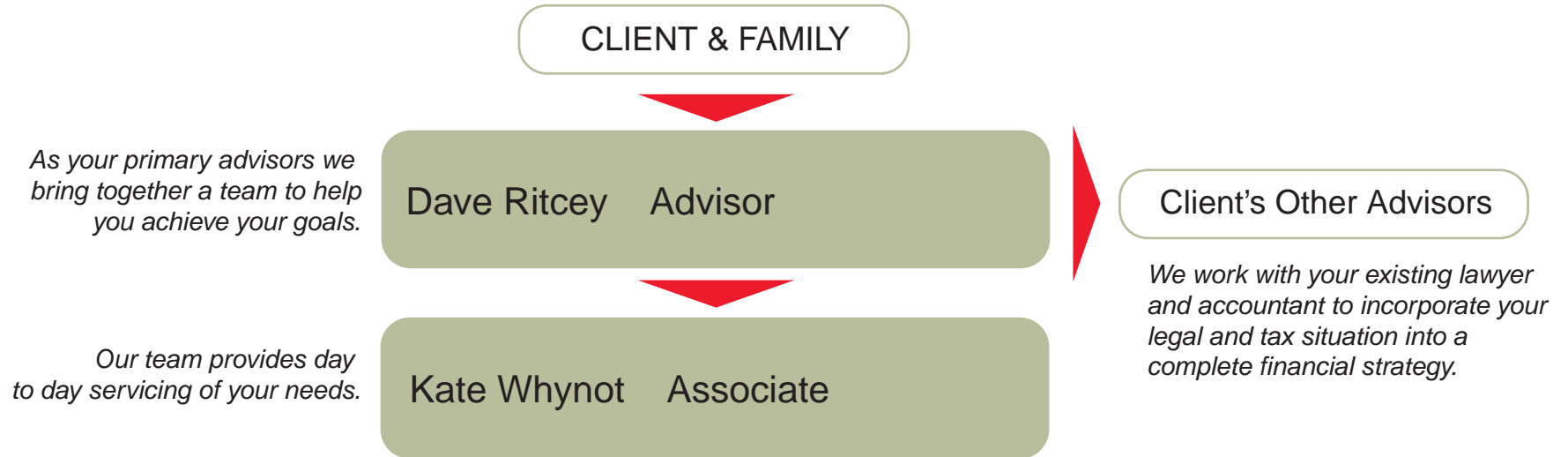


Your Personal and Specialized Team of Experts



We draw on specialists from across the Scotia Group to deliver a complete financial strategy tailored to your needs & goals

<p>Financial Planning Consultant</p> <ul style="list-style-type: none"> • Retirement, Tax & Estate Planning 	<p>SPCG Financial Consultant</p> <ul style="list-style-type: none"> • Wills, POAs & Trusts 	<p>Insurance Consultant</p> <ul style="list-style-type: none"> • Income & Asset Protection Strategies 	<p>Scotiabank Specialists</p> <ul style="list-style-type: none"> • Banking & Borrowing • Cash Management
<p>Portfolio Advisory Group</p> <ul style="list-style-type: none"> • Portfolio Strategist • Equity, Fixed Income, Preferred Equity Analysts • Technical Analyst 	<p>Mutual Fund Research</p> <ul style="list-style-type: none"> • Investment Strategists • Mutual Fund Analysts • Fund Manager Due Diligence 	<p>Managed Asset Group</p> <ul style="list-style-type: none"> • Portfolio Strategists • Portfolio Manager • Program Manager Due Diligence 	<p>Fee-Based Advisory Group</p> <ul style="list-style-type: none"> • Investment Strategists • Program Specialists



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