

# Scotiabank Trinidad and Tobago Growth Fund

January 2019

## Investment Objective

The objective of the Fund is to achieve a balance of current income and long-term capital appreciation, with a bias towards capital appreciation. The Fund is designed to invest primarily in a mix of equity and fixed income securities from Trinidad and Tobago and from around the world.

## Reason for Investing

- By investing in a diverse mix of equities from Trinidad and Tobago, the Fund provides investors with access to the Trinidad and Tobago stock exchange
- Provides diversification within the local market through exposure to equity and fixed income securities
- Provides you with high liquidity by allowing you to cash in your investments at any time

## Portfolio Manager

Scotia Investment Trinidad and Tobago is a Trinidad-based professional investment management firm that provides portfolio management services to institutional clients and mutual funds.

## Fund Facts:

Net Asset Value<sup>^</sup> TTD\$10.7258  
 Fund Assets TTD\$126,429,254  
 Benchmark Blended Benchmark\*  
 Management Fee 2.00%  
 Portfolio Inception Date October 17, 2013

Fund Code **Class AT** 402 AT **Class NT** 402 NT  
 Bloomberg Code BBG005P8MMH2 BBG005P8PV07

Fund Code **Class IT** 402 IT  
 Bloomberg Code BBG005P8Q889

## Sales Charges

A front-end load may apply

## Asset Class

Growth

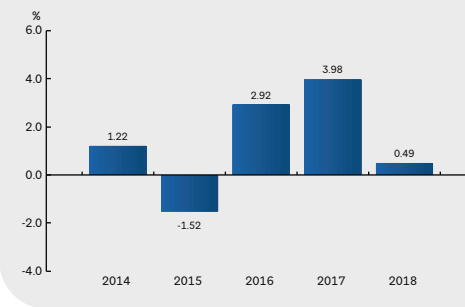
## Risk Profile

Low Medium High

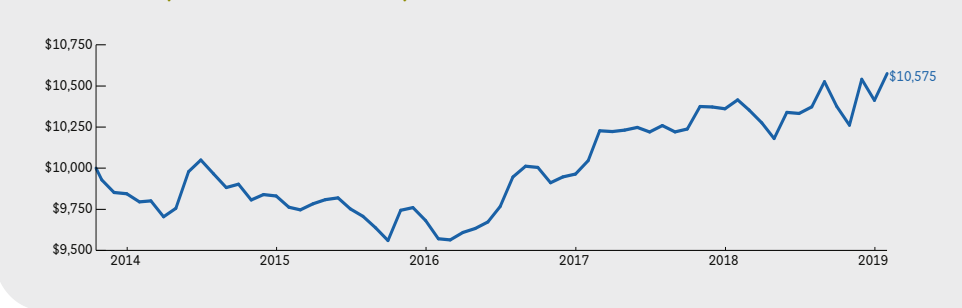
## Annualized Compound % Return<sup>^</sup>



## Calendar Year % Return<sup>^</sup>



## Growth of \$10,000 from October 17, 2013<sup>^</sup>



Top 10 Holdings	% of Fund
NCB FINANCIAL GROUP LTD	9.4
MASSY HOLDINGS LTD	7.1
CLICO INVESTMENT FUND	6.8
SCOTIA US GROWTH FUND	6.4
TRINIDAD + TOBAGO NGL CL B	6.0
SAGICOR FINANCIAL CORP LTD	4.2
FIRST CITIZENS BANK LTD	4.1
GOTT TBILL OMO 16 59 NOTE FIXE	4.0
HADCO HOLDINGS LTD SERIES 1	3.7
APPLE INC	3.7
<b>Total of Top 10 Holdings</b>	<b>55.5</b>
<b>Total Number of Holdings</b>	<b>40</b>

Sector Allocation	% of Fund
Financials	49.4
Industrials	14.4
Technology	9.5
Energy	11.5
Consumer Staples	5.4
Consumer Discretionary	9.1
Health Care	0.5
Materials	0.0
<b>Total</b>	<b>100.0</b>

Asset Allocation	% of Fund
Trinidad & Tobago Equity	28.1
US Equity	13.3
Fixed Income	30.9
Cash & Equivalents	11.2
Other Equity	16.6
<b>Total</b>	<b>100.0</b>

Important information concerning the investment goals, risks, charges and expenses of investing in mutual funds is contained in the relevant prospectus. Investors should carefully consider these before investing. Copies of the prospectus are available from the financial institution where you are buying the mutual fund and should be read before investing. Commissions, management fees and expenses all may be associated with mutual fund investments. Mutual Funds are not guaranteed or covered by your local Deposit Insurance Corporation, other government deposit insurer, The Bank of Nova Scotia, or its subsidiaries/affiliates, their values change frequently, and you may not get back the original amount you invested. This is for informational purposes only and is subject to change without notice. Always consult your professional tax and legal advisors with respect to your particular circumstances. Nothing herein is intended to constitute an offer or solicitation to transact business for products or services in any jurisdiction where such an offer or solicitation would be unlawful. This does not constitute an invitation to purchase or sell shares of the Funds. Past performance should not be treated as an indicator of future performance. The performance data provided assumes reinvestment of distributions and does not take into account sales charges or management fees, redemptions, distributions or taxes which would have reduced returns. The calculation of total cumulative returns assumes the reinvestment of all interest income at the share price immediately after the distribution of interest income. Performance is subject to variations and is likely to change over time. ^All returns are net of management fees and fund expenses, expressed as a percentage and are based on Class A assets. Returns for periods less than one year are not annualized. The performance data provided is not intended to reflect future value of any mutual fund or returns on investment in any mutual fund. Net Asset Value, Fund Assets and Annualized % return data is as at January 31, 2019. Portfolio holdings data is as at December 31, 2018. Inception date provided is the date of first deposit to the Fund. The Fund was incorporated on September 20, 2012. Net Asset Value information of the Scotiabank Mutual Funds can be found on Bloomberg, in the equities section, and on the Cayman Islands Stock Exchange (CSX), website [www.csx.ky](http://www.csx.ky) under "Scotiabank". A receipt in respect of the securities offered in the prospectus has been issued by the Securities and Exchange Commission of Trinidad and Tobago. Scotiabank Mutual Funds is the brand name under which The Scotiabank Group of Companies, including Scotiabank & Trust (Cayman) LTD. and Scotia Investments Jamaica Limited, markets and distributes mutual funds. ®Registered trademark of The Bank of Nova Scotia, used under license. \*The benchmark used for the Scotiabank Trinidad and Tobago Growth Fund is a blend of: 10% 90-day T-Bill, 30% S&P 500 ETF, 40% All Trinidad & Tobago Index, and 20% Trinidad & Tobago Fixed Rate Local Bonds.