

REMINDER

Notice of Annual General Meetings

**SCOTIA GROUP JAMAICA LIMITED &
SCOTIA INVESTMENTS JAMAICA LIMITED**

Shareholders are being reminded of the date and times of the following Annual General Meetings:

Friday, March 1, 2013
Scotia Group Jamaica Limited
at 9:00 a.m.

Scotia Investments Jamaica Limited
at 2:00 p.m.

Montego Bay Convention Centre
Montego Bay, St. James