

# Scotia Money Market Fund

Class A

April 2024

### Reasons for investing

- Provides capital preservation by investing in high quality money market instruments and short-term fixed income securities
- Offers high liquidity by investing in securities with an average term to maturity of 91 days or less
- Provides capital preservation and liquidity to investors that have a short-term time horizon or a low tolerance for volatility
- Income is available through quarterly dividends on Class D shares

### Investment objective

Protects capital and provides liquidity by investing primarily in money market instruments and short-term fixed income securities

### Portfolio Manager

1832 Asset Management L.P. is wholly owned by the Bank of Nova Scotia and forms part of Scotia Global Asset Management®, which manages more than US\$254 billion on a discretionary basis as at December 31, 2023

### Fund facts

Net asset value	14.5816
Fund Assets (US\$ million)	292.5
Base currency	USD
Inception date	1999-11-19
Management fee	0.60%
Sales Charges	Not Applicable
Minimum investment	\$1,000
Subsequent investment	\$100
Benchmark	ICE BofAML 0-3 Month U.S. Treasury Bill Index
Asset Class	Cash and Cash Equivalent

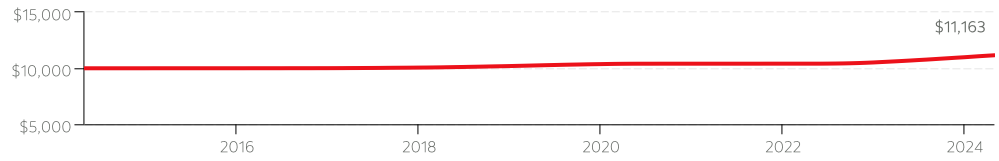
### Fund codes

Share class	Fund code	Bloomberg code
Class A	SBF 101	SCBMMUS:KY
Class I	SBF 101U	
Class D	SBF 101D	SCBMMDU:KY
Class F	SBF 101F	SCBMMFU:KY

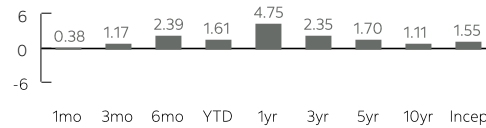
### Risk rating



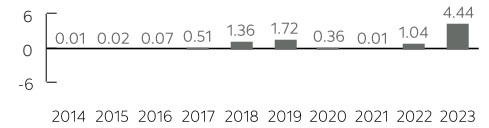
### Growth of US\$10,000 over the last 10 years



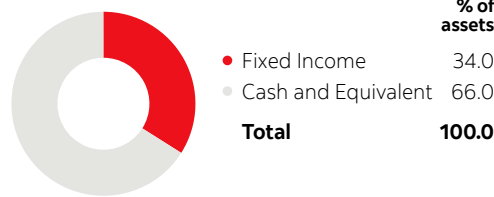
### Annualized compound return %



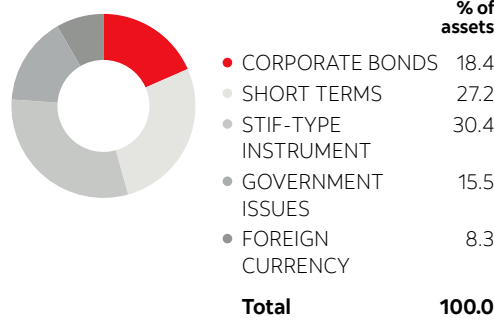
### Calendar year return %



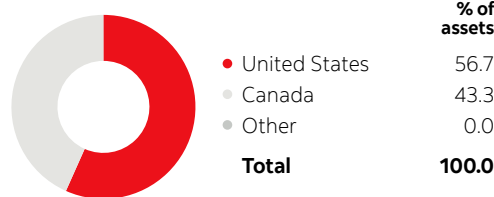
### Asset allocation



### Sector allocation



### Geographic allocation



### Top 10 holdings

Security	Maturity date	% of assets
FARM CREDIT CORP.	2024/05/01	4.7
BILLETS A TERME DU QUEBEC	2024/05/22	4.5
BILLETS A TERME DU QUEBEC	2024/05/14	3.5
BANK MONTREAL DISC COML PAPER	2024/09/03	3.5
BILLETS A TERME DU QUEBEC	2024/05/02	3.3
NATIONAL BANK OF CANADA	2025/03/12	3.0
BILLETS A TERME DU Q PROV	2024/05/13	3.0
SAFE TRUST 96S1	2024/10/15	2.9
TORONTO DOMINION BANK	2024/06/12	2.9
ENBRIDGE PIPELINE INC	2024/05/23	2.5
<b>Total of Top 10 Holdings</b>		<b>33.7</b>
<b>Total Number of Holdings</b>		<b>34</b>

### Term to maturity

Term	% of assets
0 - 7 days	51.1
8 - 30 days	16.3
31 - 90 days	11.1
91+ days	21.5
<b>Total</b>	<b>100.0</b>
<b>Average credit quality</b>	<b>A+</b>
<b>Average duration (years)</b>	<b>0.15</b>
<b>7-day Yield %</b>	<b>5.42</b>

Net Asset Value information of the Scotia Funds™ (previously known as 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. Scotia Global Asset Management™ is the brand name under which The Scotiabank Group of Companies, including Scotiabank & Trust (Cayman) LTD. and Scotia Investments Jamaica Limited, markets and distributes Scotia Funds™. ®Registered trademark of The Bank of Nova Scotia, used under license.

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 April 30, 2024.

Portfolio holdings data is as at April 30, 2024.

Inception date provided is the date of first deposit to the Fund. The Fund was incorporated on October 27, 1999.

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 for each one of the funds in this model portfolio 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.