

Scotia Premium Money Market Fund

Class A

April 2024

Reasons for investing

Diversification: Ensure diversification and reduced volatility with investments in government and high grade corporate paper.

Liquidity: Quarterly income and liquidity with a high level of safety from a diversified portfolio of fixed income instruments - with no lock-out period.

Convenience: Invest for the short term in a diversified fund without a large capital outlay.

Professional Management: Scotia Investments' Fund Managers have been managing portfolios for over 20 years. They maintain a disciplined approach to fixed income that focuses on credit quality, duration and the interest rate cycle.

Investment objective

The objective of the Fund is to provide investors with quarterly income, liquidity and preservation of capital.

Portfolio Manager

Scotia Investments Jamaica Limited ("the Company") is incorporated and domiciled in Jamaica. It is a wholly-owned subsidiary of Scotia Group Jamaica Limited ("Scotia Group") which is incorporated and domiciled in Jamaica.

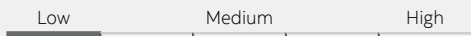
Fund facts

Net asset value	100
Fund Assets (million)	21,169.6
Base currency	JMD
Inception date	2011-07-06
Management fee	1.50%
Sales Charges	None
Minimum investment	\$150,000
Subsequent investment	\$50,000
Benchmark	3-month GOJ T-Bill
Asset Class	Cash and Cash Equivalent

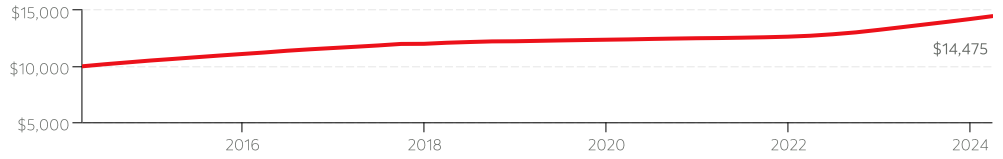
Fund codes

Share class	Fund code	Bloomberg code
Class A	STL7	

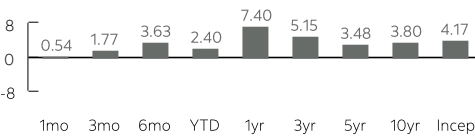
Risk rating



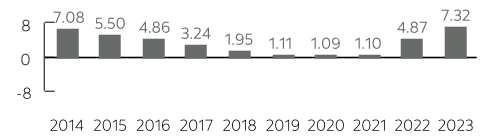
Growth of JM\$10,000 over the last 10 years



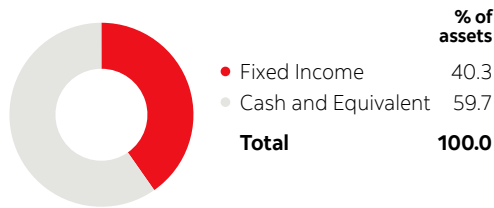
Annualized compound return %



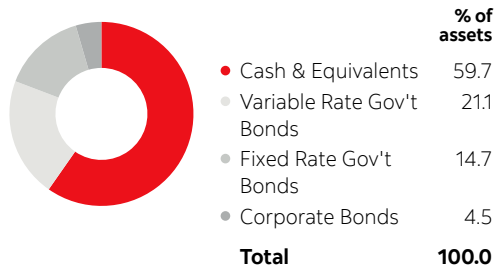
Calendar year return %



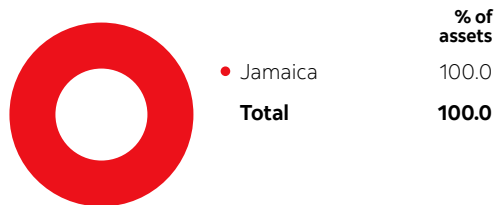
Asset allocation



Sector allocation



Geographic allocation



Top 5 holdings

Security	Maturity date	% of assets
VR2025	2025/03/12	11.7
VR2035	2035/06/13	9.3
PUR BOJ 8.5 CD 03/02/2026	2026/03/02	3.5
JAMAICAN DOLLAR		2.9
BOJ FR 8.50% 2026B	2026/06/10	2.6
Total of Top 5 Holdings		30.1

Total Number of Holdings

162

Term to maturity

Term	% of assets
0 - 7 days	5.8
8 - 30 days	10.6
31 - 90 days	16.2
91+ days	67.4
Total	100.0

Average credit quality

	Fund	Benchmark
Average credit quality	BB-	BB-
Duration	0.09	0.25

Annual Dividend Yield %

7.14%

Important information about Scotia Premium Money Market Fund investment goals, risks, charges and expenses is contained in the Funds' Offering Circular. Copies are available from the financial institution where you are buying the fund and should be read carefully before investing. Funds are not guaranteed by your local Deposit Corporation, other government deposit insurers, The Bank of Nova Scotia, or its subsidiaries/affiliates. Unit values change frequently, investment returns for the funds will fluctuate and you may not get back the original amount you invested. 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 is not indicative of future returns. The performance data provided assumes reinvestment of distributions and does not take into account sale charges or fees, redemptions, distribution or income taxes payable by any security holder that would have reduced returns. The calculation of total cumulative returns assumes the reinvestment of all interest income at the unit price immediately after the distribution of interest income. Details on these features are set out in the Offering Circular.

Net Asset Value and fund performance data are all net of all Fund expenses. Return periods less than one year are not annualized. The fund's benchmark is the 3-month GOJ T-Bill.

Net Asset Value and Annualized % return data are as at April 30, 2024.

Portfolio holdings data and Fund Assets are as at April 30, 2024.

Scotia Funds (formerly Scotiabank Mutual Funds) and 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 unit trusts and mutual funds.

The Fund was registered on April 30, 2011.

™Trademark of The Bank of Nova Scotia, used under license