

Scotia Premium Growth Fund

Class A

January 2024

Reasons for investing

Diversification: Ensure diversification and reduced volatility through investments in equities and fixed income instruments.

Liquidity: Gain access to your funds quicker than by owning stocks outright.

Capital Appreciation: Invest for capital appreciation potential.

Tax Free Earnings: Based on Jamaican laws, investments in equities do not attract any withholding tax, ultimately allowing for faster potential growth.

Professional Management: Scotia Investments' Fund Managers have been managing portfolios for over 20 years. They maintain a disciplined approach to equities, utilizing fundamental and technical analysis in securities selection.

Investment objective

The objective of the Fund is to provide long-term capital growth and diversification. It invests primarily in equity securities of publicly traded companies

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	125.2779
Fund Assets (million)	4,994.9
Base currency	JMD
Inception date	1987-06-23
Management fee	1.50%
Sales Charges	A front-end load may apply
Minimum investment	200 units
Subsequent investment	100 units
Benchmark	SIJL Customized Jamaican Equity Benchmark
Asset Class	Equity

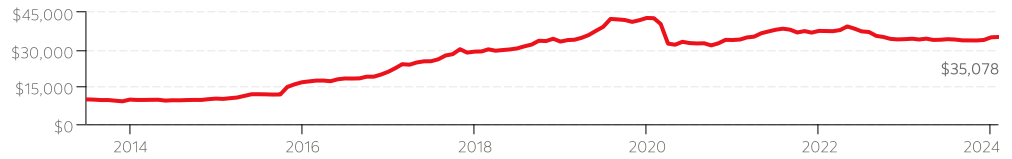
Fund codes

Share class	Fund code	Bloomberg code
Class A	STL9	

Risk rating



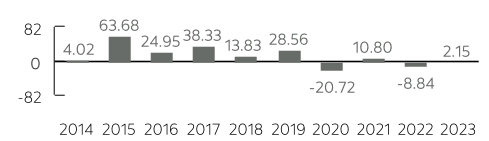
Growth of JM\$10,000 over the last 10 years



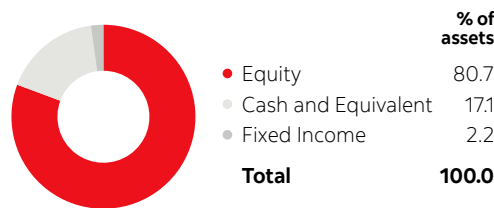
Annualized compound return %



Calendar year return %



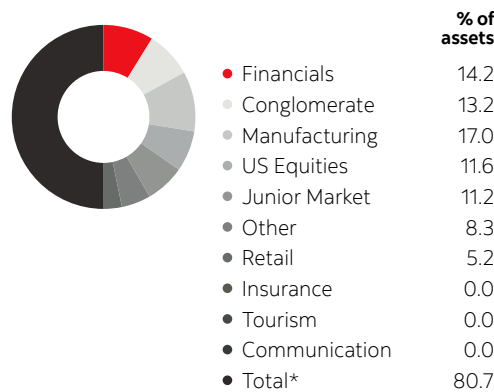
Asset allocation



Fund allocation

Fund Allocation	% of assets
Common Stock	73.7
Other	19.3
Mutual Funds and ETFs	7.0
Total	100.0

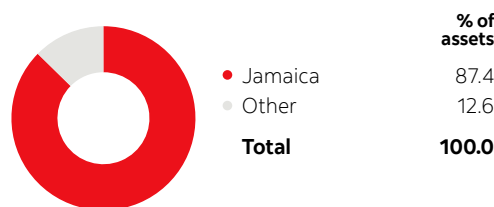
Sector allocation



Top 5 holdings

Security	% of assets
WISYNCO GROUP LTD	8.8
SAGICOR GROUP JAMAICA LTD	7.4
JMMB GROUP LTD	5.6
SUPREME VENTURES LTD	5.6
CARRERAS LTD	5.2
Total of Top 5 Holdings	32.7
Total Number of Holdings	111

Geographic allocation



Important information about the Scotia Premium Growth Fund's investment goals, risks, charges and expenses is contained in the Fund's 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 SJL Customized Jamaican Equity Benchmark.

Net Asset Value and Annualized % return data are as at January 31, 2024.

Portfolio holdings data and Fund Assets are as at January 31, 2024. *The totals in Sector Allocation and Geographic Allocation refer to the total Equity exposure within the Fund, which may not equate to 100%.

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 June 29, 1987.

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