

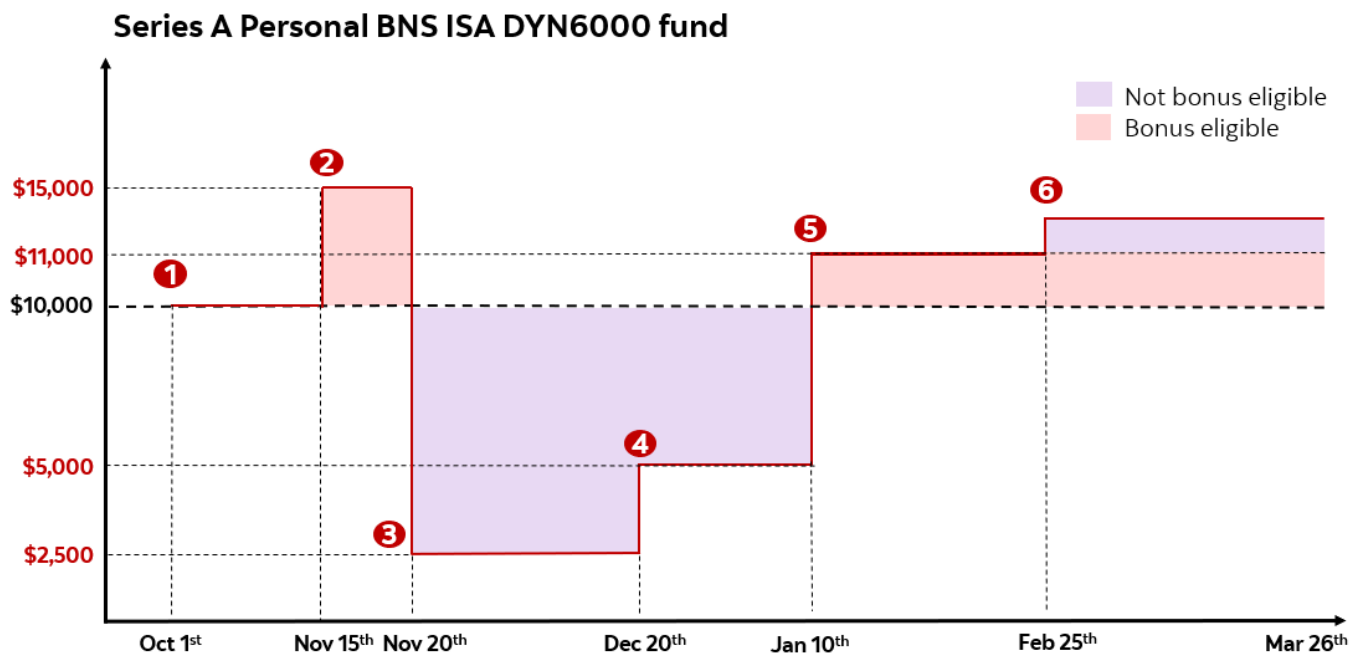
## Investment Savings Account: How does the ADS ISA bonus work?

**Interest Calculation.** Like regular interest, bonus interest on ISA is accrued daily (excluding the date of purchase or transfer-in) at the fund level and paid out on the last Friday of each month. If the last Friday is a holiday, payment will occur on the immediately preceding business day.

**Balances that qualify.** Existing balances before the bonus interest campaign start date will not qualify for the bonus interest. Similarly, if, during the bonus interest campaign period, a transaction brings the balance amount **lower** than the balance at the beginning of the bonus interest campaign period, then **the account will no longer receive bonus interest** on any new deposits until the current balance is greater than the balance at the beginning of the bonus interest campaign period. Any accrued interest paid out to the account will **not** qualify for bonus interest.

**Transactions that qualify.** Purchases and transfer-in transactions qualify for the bonus interest if they result in balances that are **higher** than the existing balance on the bonus interest campaign start date. Exchanges between one ADS ISA fund to another will **not qualify** as a new deposit and thus will not receive the bonus interest.

**Example.** Henry Jones is an advisor with a client holding the ADS series A personal BNS ISA (DYN6000).



- Promotion begins on Oct 1<sup>st</sup>. His client's current existing balance is \$10,000.
- On Nov 15<sup>th</sup> Henry's client is very excited to hear that ADS has a promotional offer; he requests that Henry **purchase** an additional \$5,000 in DYN6000.  
Total balance: \$15,000

Amount eligible for bonus interest:  $\$15,000 - \$10,000 = \$5,000$

3. On Nov 20<sup>th</sup>, Henry receives news from his client that he needs \$12,500 from his account for a car purchase. Henry **redeems** the funds from the account.

Total balance: \$2,500

Amount eligible for bonus interest: \$0 ( $\$2,500 < \$10,000$ )

4. On Dec 20<sup>th</sup>, Henry is directed to **purchase** an additional \$2,500 of DYN6000 for his client.

Total balance: \$5,000

Amount eligible for bonus interest: \$0 ( $\$5,000 < \$10,000$ )

5. On Jan 10<sup>th</sup> Henry receives a call from his client that they would like to **transfer in** \$6,000 in ISA funds (DYN6000) from another personal account to simplify his investments.

Total balance: \$11,000

Amount eligible for bonus interest: \$1,000 ( $\$11,000 - \$10,000$ )

6. On Feb 25<sup>th</sup> Henry's client gives him a call and requests that he **exchange** his existing position in ADSB DYN5000 series A ISA (\$1,500) for more of DYN6000 series A ISA.

Total balance: \$12,500

Amount eligible for bonus interest: \$1,000 ( $(\$12,500 - \$1,500^*) - \$10,000$ )

\*Exchange transactions from one ADS ISA fund to another will not be eligible for bonus interest.

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## About ADS

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