

Investment Savings Accounts (ISAs) – All Brokers (excludes McLeod & Former Hollis Wealth Advisors)

Personal Clients – Corporate/Non-Personal clients may deposit \$7.5MM in either a BNS or a ADSB ISA for a maximum of \$15MM						
Series	Currency	Interest Rate*	Trailer Fee	Issuer: Fundserv		
Series A	\$CAD	1.10%	0.25%	BNS: DYN1300 (A) MTCC: DYN3060 (A)	ADSB: DYN500 (A) SMC: DYN3070 (A)	NT: DYN3050 (A)
	\$USD	0.95%	0.25%	BNS: DYN1350 (A)	ADSB : DYN400 (A)	
Series E	\$CAD	1.25%	0.10%	BNS: DYN1325 (E) MTCC: DYN3061 (E)	ADSB : DYN589 (E) SMC: DYN3071 (E)	NT: DYN3051 (E)
	\$USD	1.10%	0.10%	BNS: DYN1326 (E)	ADSB : DYN470 (E)	
Series F	\$CAD	1.35%	n/a	BNS: DYN1301 (F) MTCC: DYN3062 (F)	ADSB : DYN550 (F) SMC: DYN3072 (F)	NT: DYN3052 (F)
	\$USD	1.20%	n/a	BNS: DYN1351 (F)	ADSB : DYN450 (F)	
Corporate/Non-Personal Clients Only – No Personal Client money						
Series A	\$CAD	1.05%	0.25%	BNS: DYN1510 (A)	ADSB : DYN1280 (A)	
	\$USD	0.70%	0.10%	BNS: DYN1511 (A)	ADSB : DYN1281 (A)	
Series F	\$CAD	1.20%	n/a	BNS: DYN1512 (F)	ADSB : DYN1282 (F)	
	\$USD	0.80%	n/a	BNS: DYN1513 (F)	ADSB : DYN1283 (F)	
CDIC Coverage† (\$CAD Accounts only)		Up to \$100,000 per Scotiabank issuer (\$CAD Accounts only)				
Minimum Initial Investment		A & F: none E: \$100,000				
Maximum Investment		Personal: None Corporate/Non-Personal: \$7.5MM across all Personal accounts with either BNS or ADS for a maximum of \$15MM. Please call for approval on Corporate/Non-Personal trades above \$15MM				
PAC, SWIP		\$CAD: Yes, \$USD: n/a				
Special Features		<ul style="list-style-type: none"> • Great for parking money (highly liquid) • T+1 Settlement • Available in both client name and nominee accounts 				

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**Contact a Scotiabank Advisor Deposit Service
ISA Specialist today at 1-866-884-3434**

 **Scotiabank**® ADVISOR DEPOSIT SERVICES

*Interest rates are quoted per annum as of March 29, 2018 and subject to change without notice. Interest is calculated daily on the opening balance of the account, excluding the date of purchase and is paid monthly on the last Friday of each month, or if the last Friday of any month is a holiday, on the immediately preceding business day. Daily interest will be calculated by multiplying the applicable annual interest rate by the daily opening balance, and dividing that amount by 365 or 366 in a leap year. Other Terms & Conditions apply. Visit <http://ads.scotiabank.com> for full details.

†Only deposits up to \$100,000 held in Canadian currency, having a term of five years or less and payable in Canada are insurable under the Canada Deposit Insurance Corporation Act. Deposits held in US currency are not insured by CDIC.

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