

ADS Canadian Bank Tiered Investment Savings Account

November 5 2019

Preserve and grow cash conveniently.

The ADS Canadian Bank Tiered Investment Savings Account is a high interest savings account that can be used to complement your existing investments. Offered exclusively through Advisors, it is ideally suited for the cash component of your portfolio. Here are just a few reasons why.

It is secure

This account provides a safe place to park your cash while you are waiting to take advantage of other investment opportunities or simply looking to reduce overall risk in your portfolio.

It earns interest

Make your money work harder for you. Instead of cash sitting idle, take advantage of an account paying premium interest rates that are calculated daily on each and every dollar.

It is convenient

Cash has never been simpler or more convenient. There are no account minimums, no account fees and it is quick and easy to access your funds. And, this product is suitable for registered and non-registered accounts.

Cash is an important component of any portfolio. In addition to providing you with premium interest rates, liquidity and safety – our solutions help you manage overall portfolio risk, seize market opportunities when they arise and plan prudently for the future.

Created exclusively to support the needs of Advisors and their clients, Scotiabank Advisor Deposit Services offers a competitive and comprehensive suite of Canadian and US currency products within the Interest Savings Accounts (ISA) and Guaranteed Investment Certificates (GIC) issued by The Bank of Nova Scotia or one of its multiple subsidiaries.

| Canadian Dollar Accounts | | US Dollar Accounts | |
|--------------------------|--------------------|-----------------------|--------------------|
| \$0 - \$99,999 | 1.60% [†] | \$0 - \$99,999 | 0.85% [†] |
| \$100,000 - Unlimited | 1.75% [†] | \$100,000 - Unlimited | 1.00% [†] |
| (Series A: DYN 5000) | | (Series A: DYN 5001) | |

| Outstanding Features | CAD | USD |
|---|-----|--------------|
| No account fees | ✓ | ✓ |
| No minimum balance | ✓ | ✓ |
| Interest calculated daily, paid monthly | ✓ | ✓ |
| Funds easily accessible: next-day availability | ✓ | ✓ |
| Eligible for Non-Registered accounts | ✓ | ✓ |
| Eligible for registered accounts (RRSP, RESP, RRIF) | ✓ | Nominee only |
| Eligible for TFSA | ✓ | x |
| Eligible for CDIC Insurance* | ✓ | x |
| No Personal Maximum** | ✓ | ✓ |

For more information, please speak with your Financial Advisor today.



*Deposits are eligible to be insured under the CDIC Act only if they are in Canadian currency, have a term of 5 years or less and are payable in Canada.

**Maximum balance – Corporate/non-personal clients: Please call for approval on Corporate / Non-Personal trades above \$50MM. Scotiabank Advisor Deposit Services is an integrated business line within the Canadian Banking division that supports financial advisors and their clients by focusing solely on deposits by providing investment savings accounts, GICs and other products issued by The Bank of Nova Scotia and its subsidiaries including ADS Canadian Bank.

[†]Rates are per annum, applicable to Series A only, and subject to change without notice. Interest rates are quoted per annum as of November 5th, 2019, 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. Advisors may be paid a fee based on the account's average monthly balance.

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