

Guaranteed Investment Certificates (GICs)

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

Key Benefits:

- ✓ Eligible for CDIC insurance*
- ✓ Flexibility for laddering and other financial planning
- ✓ Attractive broker rates & commissions
- ✓ Easy to buy with terms from 30-days to 364-days, 1-year to 5-years & 10-years

Availability	Nominee Non-Registered Only Effective as of April 28 th , 2016 Client Name accounts are no longer available for purchase.																						
Issuers	The Bank of Nova Scotia ("BNS") ADS Canadian Bank ("ADSB") Montreal Trust Company of Canada ("MTCC") National Trust Company ("NT") Scotia Mortgage Corporation ("SMC")																						
Currencies	Canadian & US Dollar **(US Dollar version available only through The Bank of Nova Scotia "BNS")																						
Terms & Minimums	Canadian Dollar GIC		US Dollar GIC (Issuer: The Bank of Nova Scotia only)																				
	<table border="1"> <thead> <tr> <th>Terms</th> <th>Objective</th> <th>Minimum</th> </tr> </thead> <tbody> <tr> <td>Cashable after 30-Days</td> <td>Cashable</td> <td>\$1,000</td> </tr> <tr> <td>30-364 Days</td> <td>Short Term</td> <td>\$5,000</td> </tr> <tr> <td>1-5 & 10 Years</td> <td>Long Term</td> <td>\$1,000</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Cashable GIC not available through Scotia Mortgage Corporation Monthly interest frequency minimum \$5,000 	Terms	Objective	Minimum	Cashable after 30-Days	Cashable	\$1,000	30-364 Days	Short Term	\$5,000	1-5 & 10 Years	Long Term	\$1,000	<table border="1"> <thead> <tr> <th>Terms</th> <th>Objective</th> <th>Minimum</th> </tr> </thead> <tbody> <tr> <td>30-364 Days</td> <td>Short Term</td> <td>\$5,000</td> </tr> <tr> <td>1-5 Years</td> <td>Long Term</td> <td>\$1,000 annual interest frequency only</td> </tr> </tbody> </table> <ul style="list-style-type: none"> All terms are non-redeemable prior to maturity 		Terms	Objective	Minimum	30-364 Days	Short Term	\$5,000	1-5 Years	Long Term
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	Objective Cashable Short Term Long Term	Payment Options At Maturity At Maturity <ul style="list-style-type: none"> Annual Annual Compound Semi-Annual Monthly 																					
Interest Payment	Options: 1. EFT – Void Cheque Required 2. Cheque																						

Contact a Scotiabank Advisor Deposit Services
GIC Specialist today at: 1-866-884-3434



*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. Other Terms & Conditions apply. Visit <http://ads.scotiabank.com> for full details.
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