

Tiered Investment Savings Accounts (ISAs)

August 30, 2018

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

The new Tiered ISA and Corporate Tiered ISA, offered by The Bank of Nova Scotia (“BNS”) and ADS Canadian Bank (“ADSB”) respectively, are an innovative solution featuring a tiered interest rate that automatically adjusts based on the balance in the account. The new Tiered ISA lineup delivers a simplified experience for both Advisors and their clients.

Key Benefits:

- ✓ Premium interest rates and no maturity dates to manage
- ✓ Attractive trailers and no account fees
- ✓ Eligible for non-registered and registered accounts
- ✓ Simple and secure, with funds easily accessible
- ✓ Eligible for CDIC insurance*

	Tiered ISA		Tiered Corporate ISA	
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”)		The Bank of Nova Scotia (“BNS”) ADS Canadian Bank (“ADSB”)	
Depositor Type	Personal		Non-Personal / Corporate	
Investment Limits	Minimum: none Maximum: none Please call for approval on trades above \$50MM		Minimum: none Maximum: none Please call for approval on trades above \$50MM	
Redemption Type	Redeemable on demand (T+1 Settlement)		Redeemable on demand (T+1 Settlement)	
Deposit Insurance	Applicable to Canadian accounts only and up to the applicable CDIC limits		Applicable to Canadian accounts only and up to the applicable CDIC limits	
Currencies	Canadian & US Dollar		Canadian & US Dollar	
Series	A & F		A & F	
Fund Code(s) by Issuer	Series A	Series F	Series A	Series F
	BNS CAD: DYN6000 USD: DYN6001	BNS CAD: DYN6004 USD: DYN6005	BNS CAD: DYN6002 USD: DYN6003	BNS CAD: DYN6006 USD: DYN6007
	ADSB CAD: DYN5000 USD: DYN5001	ADSB CAD: DYN5004 USD: DYN5005	ADSB CAD: DYN5002 USD: DYN5003	ADSB CAD: DYN5006 USD: DYN5007
	MTCC CAD: DYN3064	MTCC CAD: DYN3065		
	SMC CAD: DYN3074	SMC CAD: DYN3075		
	NT CAD: DYN3054	NT CAD: DYN3055		

About us

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 through Interest Savings Accounts (ISA) and Guaranteed Investment Certificates (GIC) issued by The Bank of Nova Scotia or one of its multiple subsidiaries.



For more information, contact an ISA

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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