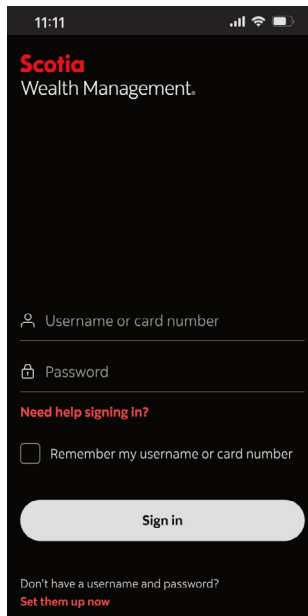
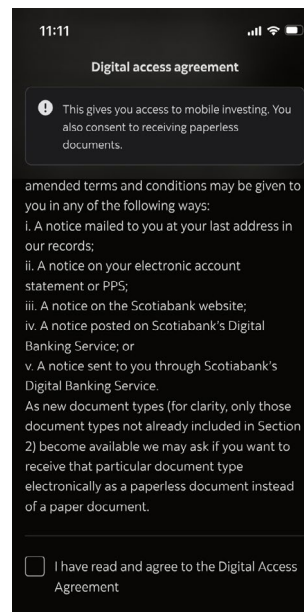


SCOTIA WEALTH MANAGEMENT MOBILE APP: FIRST TIME AUTHENTICATION

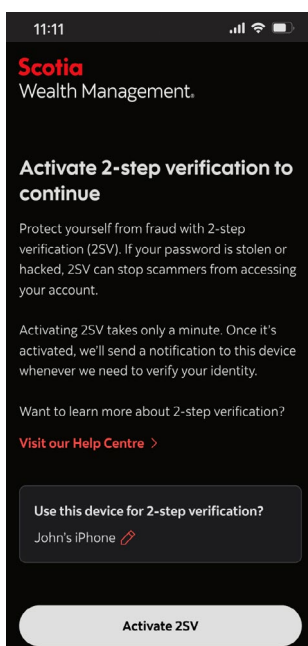
GET STARTED WITH THE SCOTIA WEALTH MANAGEMENT MOBILE APP.



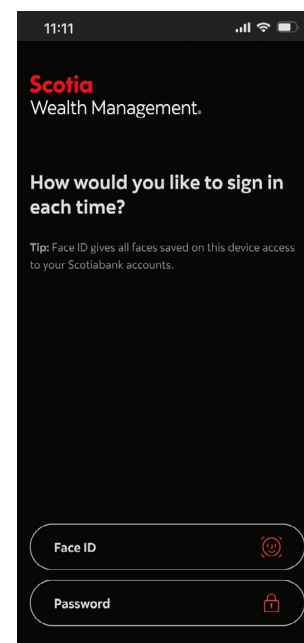
Step 1: Enter your username and password. Tap **Sign in**.



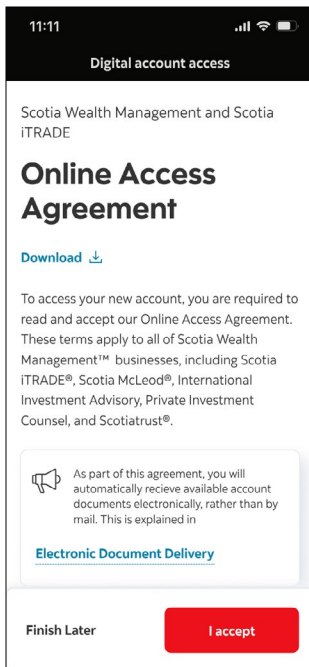
Step 2: Read the Digital Access Agreement (DAA) and tap the checkbox if you have read and agreed to the DAA. Tap **Continue**.



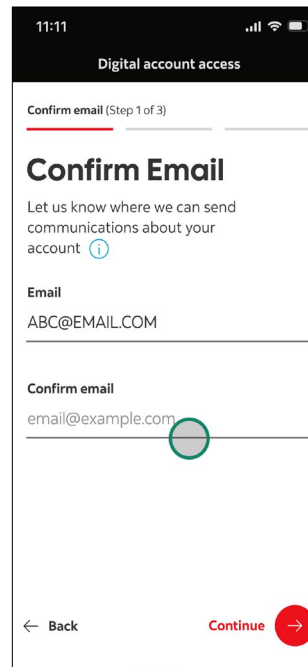
Step 3: Activate 2-step verification (2SV). Confirm which device you would like to use for 2SV. Tap **Activate 2SV**.



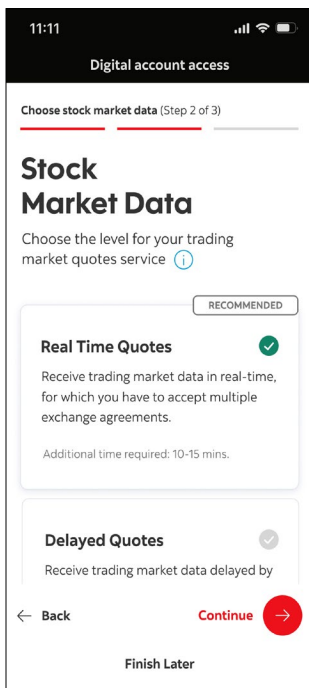
Step 4: Select how you would like to sign in to the app. Tap either **Face ID** or **Password** to make your selection.



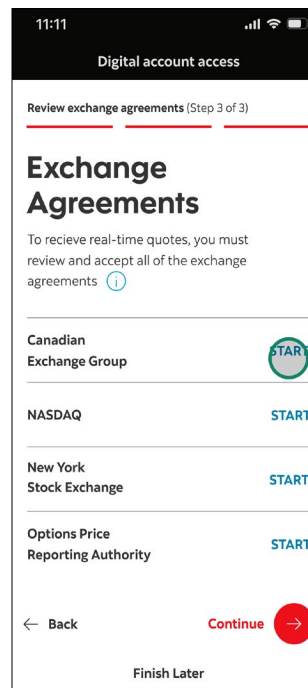
Step 5: Read the Online Access Agreement.
Tap **I accept** if you have read and agreed to the Online Access Agreement.



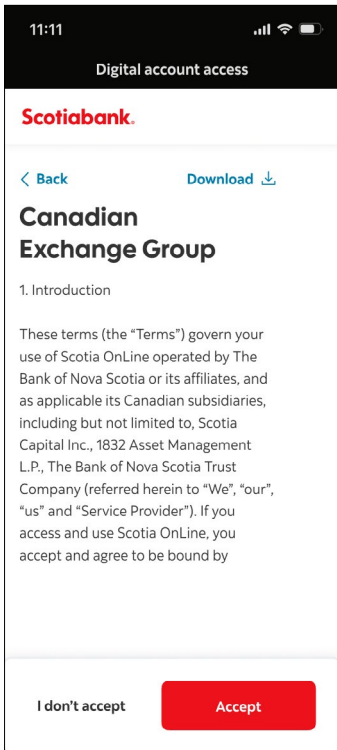
Step 6: Enter your email and re-enter it once more to confirm. Tap **Continue**.



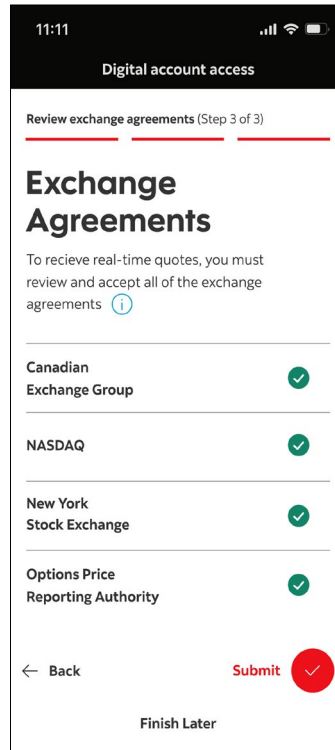
Step 7: Choose the level for your trading markets quote service.
Select either **Real Time Quotes** or **Delayed Quotes**. Tap **Continue**.



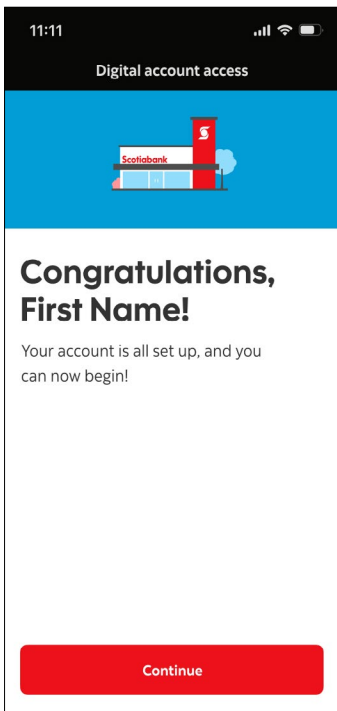
Step 8: Read and if you agree accept all Exchange Agreements including the Canadian Exchange Group, NASDAQ, New York Stock Exchange, and Options Price Reporting Authority.
Tap **Start** to access each agreement.



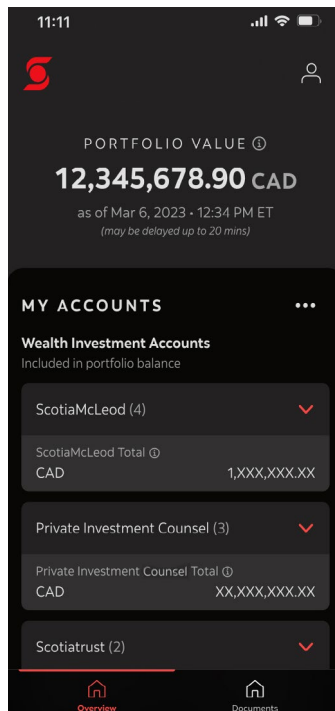
Step 9: For each Exchange Agreement, if you agree, tap **Accept**.



Step 10: After reading and agreeing to all Exchange Agreements, tap **Submit**.



Step 11: Congratulations your account is set up and now you can begin. Tap **Continue**.



Step 12: View your Accounts on the Overview page.

Scotia Wealth Management.

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