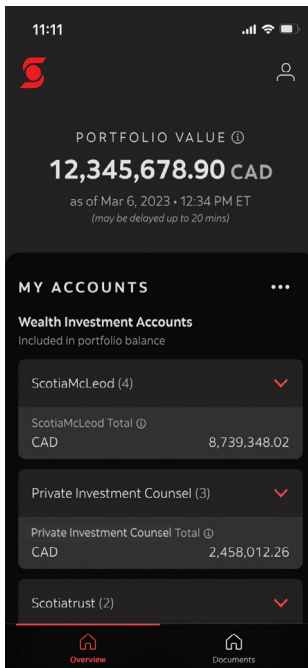
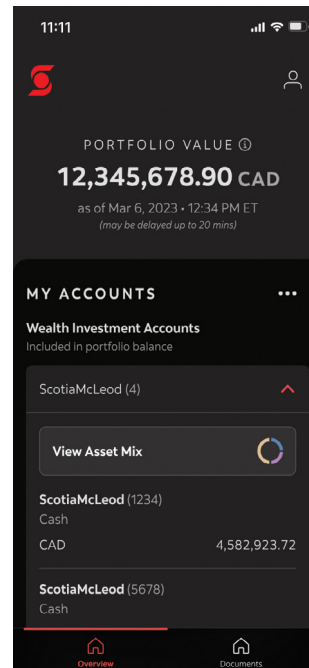


SCOTIA WEALTH MANAGEMENT MOBILE APP: HOW TO VIEW ACCOUNT DETAILS

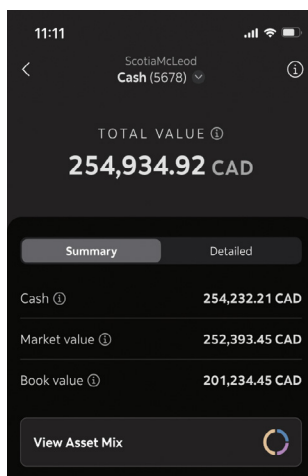
THE SCOTIA WEALTH MANAGEMENT MOBILE APP PROVIDES A HOLISTIC VIEW OF YOUR RELATIONSHIP, AND DETAILS FOR YOUR WEALTH ACCOUNTS INCLUDING HOLDINGS, ASSET MIX, TRANSACTIONS, AND DOCUMENTS.



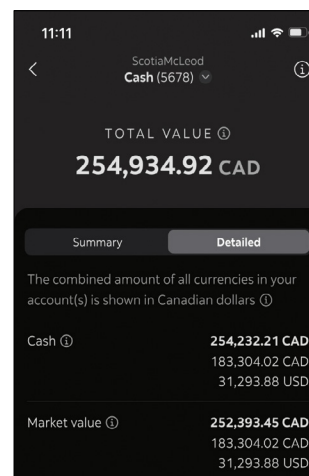
Step 1: From the Overview page tap the **arrow** next to the headings (e.g. ScotiaMcLeod®, Private Investment Counsel, ScotiaTrust®) to expand all accounts under that heading.



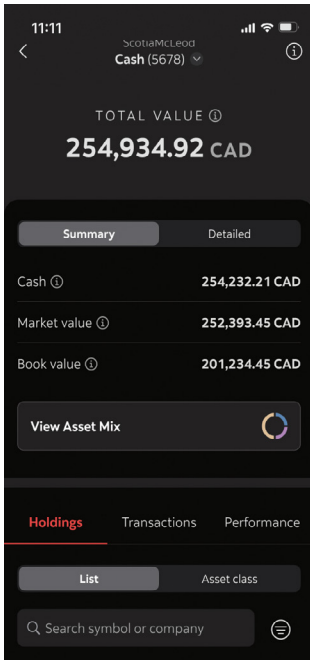
Step 2: Tap the account you would like to view.



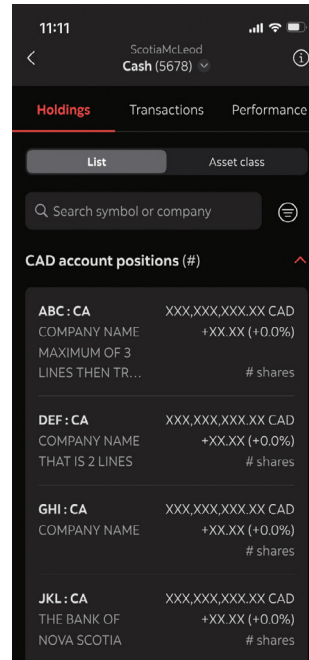
Step 3: From this page, you can view your total value, cash, market value, and book value. Tap **Detailed** for more information.



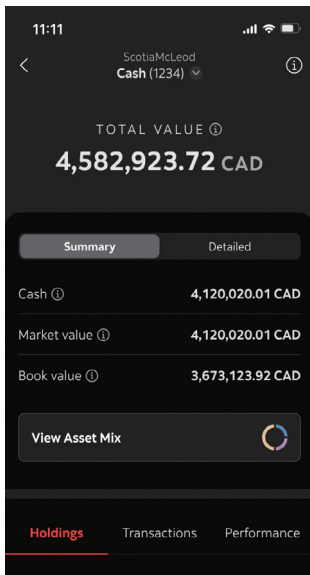
Step 4: The Detailed page will show the combined amount of all currencies in your account(s) in Canadian dollars. Tap **View Asset Mix** to view account level asset mix.



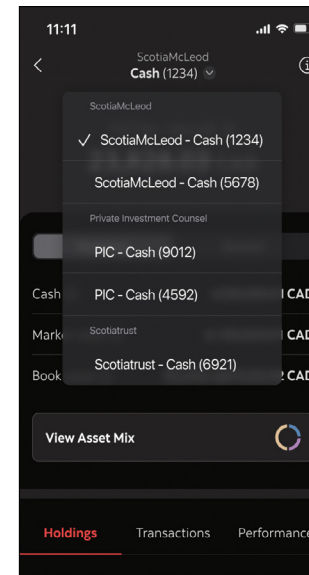
Step 5: Tap **Summary** to toggle back to the Account summary page.



Step 6: Scroll down to view Holdings. Holdings will show you a list of all your account positions in Canadian dollars.



Step 7: Tap the **arrow** next to the account name at the top of the screen to open the drop-down menu with all your accounts.



Step 8: To change the account you are viewing, select the account you would like to toggle to from the drop-down menu.

Scotia Wealth Management.

® Registered trademark of The Bank of Nova Scotia, used under licence. Scotia Wealth Management® consists of a range of financial services provided by The Bank of Nova Scotia (Scotiabank®); The Bank of Nova Scotia Trust Company (Scotiabank®); Private Investment Counsel, a service of 1832 Asset Management L.P.; 1832 Asset Management U.S. Inc.; Scotia Wealth Insurance Services Inc.; and ScotiaMcLeod®, a division of Scotia Capital Inc. Private banking services are provided by The Bank of Nova Scotia. Estate and trust services are provided by The Bank of Nova Scotia Trust Company. Portfolio management is provided by 1832 Asset Management L.P. and 1832 Asset Management U.S. Inc. Insurance services are provided by Scotia Wealth Insurance Services Inc. Wealth advisory and brokerage services are provided by ScotiaMcLeod, a division of Scotia Capital Inc. International investment advisory services are provided by Scotia Capital Inc. Financial planning services are provided by The Bank of Nova Scotia and ScotiaMcLeod. Scotia Capital Inc. is a member of the Canadian Investor Protection Fund and is regulated by the Canadian Investment Regulatory Organization. Scotia Wealth Insurance Services Inc. is the insurance subsidiary of Scotia Capital Inc., a member of the Scotiabank group of companies. When discussing life insurance products, ScotiaMcLeod advisors are acting as Life Insurance Agents (Financial Security Advisors in Quebec) representing Scotia Wealth Insurance Services Inc.

Scotia iTRADE® (Order-Execution Only) is a division of Scotia Capital Inc. ("SCI"). SCI is regulated by the Canadian Investment Regulatory Organization and is a member of the Canadian Investor Protection Fund. Scotia iTRADE does not provide investment advice or recommendations and investors are responsible for their own investment decisions.