



P002311080
 GLOUCESTER CENTRE, GLOUCESTER, ONTARIO (50476)
 2400 CITY PARK DRIVE
 GLOUCESTER, ON K1J 1H6

Your Investments

April 1 to June 30, 2023

BNS_PPSE_PWJ801 E D 50476 095177
 MR DIEUDONNE B VUNINGOMA
 MRS CLAUDETTE K VUNINGOMA
 213 TAPLEY PLACE
 OTTAWA, ON K4A 0L2

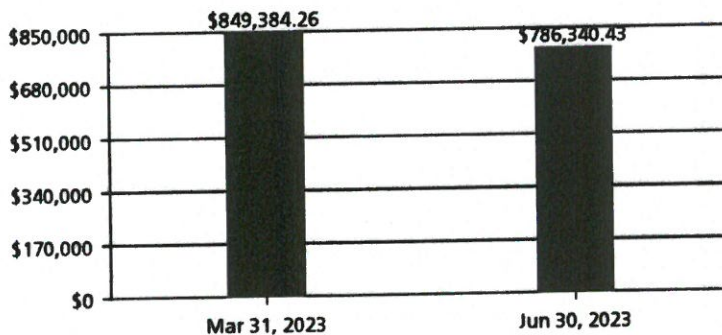
Here's where you can reach us

Contact Centre 416-750-3863 (in Toronto)
 1-800-268-9269 (English)
 1-800-387-5004 (French)
 Website www.scotiabank.com

Your investment summary*

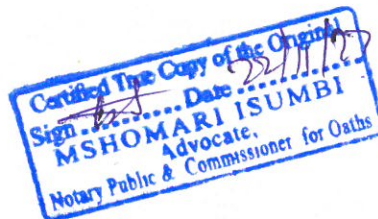
TOTAL MARKET VALUE
 as of Jun 30, 2023 **\$786,340.43**

Here's how your portfolio is doing overall



Where to find your details

% OF YOUR PORTFOLIO	ACCOUNT	ACCOUNT TYPE	VALUE AT MAR 31, 2023 (\$)	VALUE AT JUN 30, 2023 (\$)	PAGE
NON-REGISTERED PORTION OF YOUR PORTFOLIO					
100.00%	#000000107122343 Scotiabank	Investment Account	849,384.26	786,340.43	2



* Your Investment Summary includes all your investments with the Bank of Nova Scotia (Scotiabank) and/or Scotia Securities Inc. (SSI). SSI is a corporate entity, separate from, although wholly-owned by, Scotiabank. SSI accounts, except accounts held by residents of Quebec, are eligible for protection by the Mutual Fund Dealers Association of Canada Investor Protection Corporation (IPC). Please refer to the Special Notes at the end of this statement for additional information.

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P002311080
 MR DIEUDONNE B VUNINGOMA
 MRS CLAUDETTE K VUNINGOMA
 Joint
 April 1 to June 30, 2023

Your account details

100.00% OF YOUR TOTAL PORTFOLIO

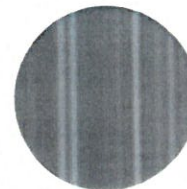
Investment Account #000000107122343

Your non-registered account with The Bank of Nova Scotia

Owners: DIEUDONNE B VUNINGOMA
 CLAUDETTE K VUNINGOMA

Your investment mix and account value

TYPE OF INVESTMENT	PERCENTAGE	VALUE AT JUN 30, 2023 (\$)
Cash and Savings Accelerator	100.00%	786,340.43
ACCOUNT VALUE		\$786,340.43



Cash and Savings Accelerator

*Certified True Copy of the Original
 Signature Date 22/11/23
 MSHOMARI ISUMBI
 Advocate.
 Notary Public & Commissioner for Oaths*

Details of your investments

Cash and Savings Accelerator

	VALUE AT MAR 31, 2023 (\$)	VALUE AT JUN 30, 2023 (\$)
CAD Cash	0.00	0.00
USD Cash	US 627,685.68	US 591,900.96
CAD equivalent†	849,384.26	786,340.43
TOTAL CASH HELD		\$786,340.43

Details of your transactions

DATE	ACTIVITY	INVESTMENT	TRANSACTION AMOUNT (\$)
Apr 25, 2023	Withdrawal	USD Cash	(US 5,750.00)
Apr 30, 2023	Interest earned or paid	Interest on Cash Balance	US 5.15
May 12, 2023	Withdrawal	USD Cash	(US 6,000.00)
May 25, 2023	Withdrawal	USD Cash	(US 9,050.00)
May 31, 2023	Interest earned or paid	Interest on Cash Balance	US 5.23
Jun 09, 2023	Withdrawal	USD Cash	(US 15,000.00)
Jun 30, 2023	Interest earned or paid	Interest on Cash Balance	US 4.90

† Your USD holdings are converted into CAD at an exchange rate of 1.3285.

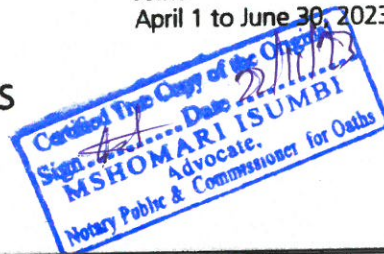
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Additional Information

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MR DIEUDONNE B VUNINGOMA
MRS CLAUDETTE K VUNINGOMA
Joint
April 1 to June 30, 2023

Your summary of deposit holdings by issuer



Non-registered investments

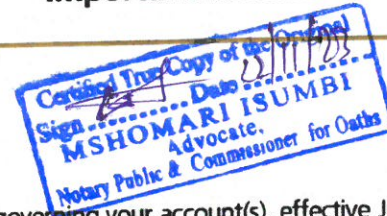
ISSUER	CAD WITH TERMS 5 YRS AND UNDER (\$) ¹	CAD WITH TERMS OVER 5 YRS (\$) ¹	USD IN CAD EQUIVALENT (\$) ²	TOTAL (\$)
The Bank of Nova Scotia	0.00	0.00	786,340.43	786,340.43
Scotia Mortgage Corporation	0.00	0.00	0.00	0.00
National Trust Company	0.00	0.00	0.00	0.00
Montreal Trust Company of Canada	0.00	0.00	0.00	0.00
Total holdings at June 30, 2023	\$0.00	\$0.00	\$786,340.43	\$786,340.43

¹ May contain Gain Plan, Momentum Savings, Money Master, Power Savings, CAD cash holdings and Savings Accelerator.

² May include US cash holdings

The Bank of Nova Scotia, Scotia Mortgage Corporation, National Trust Company and Montreal Trust Company of Canada are member institutions of the Canada Deposit Insurance Corporation (CDIC).

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Other items for your attention

Updates have been made to the Investment Companion Booklet governing your account(s), effective June 30, 2023.

A link to the booklet can be found here:
www.scotiabank.com/content/dam/scotiabank/canada/en/documents/icb.pdf

To obtain a physical copy of this updated brochure, please contact your Scotiabank advisor or the Scotiabank Customer Contact Centre at 1-800-268-9269 (English) or 1-800-387-5004 (French) between the hours of 8:00 am and 8:00 pm (ET) Monday to Friday.

Substantive changes to the brochure are summarized below under the heading for each section.

Part 4 – Types of Accounts for Your Investments, under the sub-heading Scotia Registered Education Savings Plans – Scotia RESP has been updated as follows:

- The Saskatchewan Advantage Grant for Education Savings (SAGES) is in the process of being decommissioned by the Saskatchewan government. SAGES values will be reported as income going forward; and
- Clarifications have been made regarding Education Assistance Payments (EAP) in order to confirm: (i) that incentive values upon withdrawal are allocated by an EAP calculation; (ii) the beneficiary residency requirements for EAP redemptions; and (iii) that any grants/bonds not redeemed will be repaid to the government that provided the grant.

Part 4 – Types of Accounts for Your Investments has also been updated under the sub-heading Scotia Disability Savings Plans – Scotia RDSP:

- The language has clarified that only the beneficiary can receive payment from a RDSP;
- For Lifetime Disability Assistance Payments (LDAP), there is a minimum withdrawal amount to be redeemed each, and such payments must begin no later than the year the beneficiary turns 60, although they may start earlier at the holder's request; and
- In terms of DTC Eligibility, if a beneficiary re-qualifies for the DTC for a taxation year any time, the plan will revert to being a RDSP for that taxation year onwards.

Part 5 – Your Investment Options has been amended under the sub-heading GIC Interest has been updated to confirm that if the maturity date of your GIC falls on a Sunday, the term of the GIC will be extended to the following Monday, and interest will be paid to that day. Under the sub-heading GICs – Other Information, the following language has been updated:

If you want to renew your GIC, you can let us know any time up to the day before the maturity date. If your current instructions are to pay by cheque you must provide renewal instructions at least 12 business days prior to the maturity of your GIC. If your current instructions are to pay to a bank account, you must provide renewal instructions at least 3 business days (when payment is going to another financial institution) or 1 business day (when payment is going to a Scotiabank account) prior to the maturity of your GIC.

Part 10 – Scotia Securities Inc. Customer Relationship Disclosures, including Conflicts of Interest Disclosures has been amended under 6. Transaction Charges, Mutual Fund Fees, Expenses, Compensation and General Information to indicate that, for mutual fund products managed by 1832 Asset Management L.P. and sold through SSI, short term trading fees may be charged on sales or switches made within 30 days of a purchase. Previously, such fees applied on sales or switches made within 31 days of purchase.

Part 12 – Account Application Agreement has been amended to add the following language, applicable only to Quebec residents opening new accounts:

Quebec Residents Only

You acknowledge that the French and English versions of this agreement were remitted to you. You expressly request and agree to be bound exclusively by the English version of this agreement and that all related documents, including any notices, be drafted in English only.

Résidents du Québec seulement

Vous reconnaissez et comprenez que nous nous réservons le droit de demander que soient produits ultérieurement des documents auxquels nous aurions pu avoir renoncé étant donné la valeur du compte ou pour d'autres motifs.

While every effort has been made to ensure that the information in this document is correct, due to system restrictions the '% of your portfolio' figure shown may differ from the actual % by 1% due to rounding.

Effective October 3rd, 2023, the fee to transfer from a Scotia Registered Savings Account, Scotia Registered Income Account, Scotia Tax-Free Savings Account, Scotia RESP or Scotia RDSP to a financial institution that is not a member of Scotiabank will increase from \$100 to \$150.

Contact Us

Contact details can be found on the front page of this statement. Alternatively, you may visit us at www.scotiabank.com and click on 'Contact Us' at the top of the page.

Certified True Copy of the Original
Sign *[Signature]* Date *22/11/23*
MSHOMARI ISUMBI
Advocate,
Notary Public & Commissioner for Oaths

