Assessment

Scotiabank FTSE 100 Monthly Fixed Income Plan January 2027

Identifier Reference: XS3549450883
Issuer: The Bank of Nova Scotia

Issuer Credit Rating: S&P's A+ / Moody's Aa2 / Fitch AA+
Target Market: Advised Retail / Elective Professional client
Fair Value Assessment: Pass

PRICE AND FAIR VALUE:

Manufacturer fair value assessent:
Scenario analysis conducted: Product expected to provide fair value for reasonably foreseeable period PRIIPs scenario testing is carried out and a Key Information Document is produced. This shows the PRIIPs risk rating and the PRIIPs scenario test results.

Costs and Charges: Any costs are built into the original pricing of the product so that if the client were to invest £10,000 into the product they would receive any income, coupons or growth payments based on the full £10,000 invested. All Charges that are built into the product are reflected on the brochure

Best execution: All pricing is conducted via our best execution policy, All products are priced through a variety of banks of which IDAD chose the best price for the risk appetite of the client.

SUITABILITY

Target market of end clients: Retail via advisers and traded through authorised counterparties, platforms and James Brearley. IFAs are supplied with a brochure and a Key Information Document that are MIFID II compliant. Any non-advised execution will complete adequate appropriateness tests.

How target market is met: Products are designed to meet the needs of target clients - growth or income within a clearly identified risk profile.

Assessment of suitability or appropriateness: It is envisaged in the majority of cases the adviser will be responsible for individual suitability assessments and risk profiling. IDAD is responsible for designing each product to meet a specified target market.

Is the product reaching those it is not compatible with? IFAs should ensure the product is not available to clients that the product is not compatible for.

CUSTOMER UNDERSTANDING AND CONFIDENCE:

Types of clients this product has been created for: Clients wanting to invest for the medium to long term and who are able to hold the product to maturity. More in depth suitability listings can be found in the IDAD brochure/factsheets

MIFID categorisation: Complex

CUSTOMER SUPPORT AND ACCESS:

Advisers should ensure they understand all of the material provided before showing this product to their client?

If you require more training or understanding in relation to this product, please contact Enquiries@idad.com

Previous product daily valuations can be found at: https://www.idad.co.uk/product-status/previous

Additional assistance can be found at **Document Centre – IDAD** and **News & Education - IDAD**

RISK INDICATOR – EXTRACTED FROM KID

