



Portland Investment Counsel®  
Buy. Hold. And Prosper.®

INSIGHTFUL.  
INNOVATIVE.  
INVOLVED.  
INVESTED IN YOU.



# Portland Young Professional Investment Program

Ever Googled a celebrity's net worth? How about a virtual tour of their mansion? A bit anxious about how you're going to finance your first house? Or are you wondering about how to pay off your student debt? Most young professionals are at times anxious or curious about their financial stability, career etc. This isn't new, but we are here to help you out.

A newly graduated Engineering student embarked on a journey full of challenges and lessons. He had unanswered questions, optimism and energy that fueled him everyday. He studied affluent individuals and tried to figure out a framework that, if practiced consistently, could lead to wealth creation. Then finally, he figured it out, the Five Laws of Wealth Creation. Most affluent individuals and institutions:

## The Five Laws of Wealth Creation

1

Own a few high quality businesses

2

Thoroughly understand these businesses

3

Ensure these businesses are domiciled in strong, long-term growth industries

4

Use other people's money prudently

5

Hold these businesses for the long run

This is the story of Michael Lee-Chin, Jamaican-Canadian business magnate, investor, and philanthropist. As the Executive Chairman, CEO and Portfolio Manager of Portland Investment Counsel Inc., Michael remains committed to his core principles and personally ensures that Portland's framework is the same as that which made him a successful investor.



Portland offers a unique Young Professional Investment Program that is designed for up-and-coming professionals who aspire to get a head start at creating wealth like affluent and institutional investors. This program introduces a customized, low-cost investment portfolio that may contain public, private and alternative funds managed by Portland, supported by a personalized relationship with our Portfolio Manager.

### Why did we create an investment platform for young professionals?

Quite simply, because we view Canada's next generation of professionals with extreme optimism and want to help them gain access to unique investment opportunities! We are guided by our mantra of 'Doing Well and Doing Good' that resonates throughout our company and is reflected in our corporate social responsibility initiatives, Michael's philanthropic initiatives and our funds that invest in environmental sustainability initiatives.

### How to invest in the Young Professional Investment Program?

If you currently have a savings account containing approximately \$7,000, you may supplement your savings by investing **as little as \$700** at Portland in a low cost discretionary managed account. This means that when you open an investment account with us, our Portfolio Manager will select an investment portfolio that is most suitable to your needs. The number of funds in your portfolio may depend on the size of your investment. For a small investment amount, your portfolio may contain a single fund. As you increase your investment amount, your portfolio may be diversified into multiple funds.

If affluent and institutional investors are committed to generating financial returns, why aren't you? Get started with the Young Professional Investment Program by contacting us at **1-888-710-4242** or **info@portlandic.com**.

# ABOUT US

Portland Investment Counsel Inc. is a full service asset management company with extensive investing experience in private debt, private equity, public equity and other alternative asset classes. The company is a part of the global conglomerate, Portland Holdings, which is owned and operated by Mr. Michael Lee-Chin. The Portland Holdings group is headquartered in Canada and has various businesses and investments throughout the Caribbean, Latin America and Europe.

At Portland, we understand that the wealthy invest differently. We have made it our mission to provide all wealth-seeking investors with access to quality public, private and alternative investments that are typically reserved for institutional and affluent investors. We believe that by adhering to our strict investment discipline and value-investing philosophy, we will continue to meet the long-term wealth creation needs of our investors.



## THE POWER OF PRIVATE ALTERNATIVE INVESTING

Wealth is created not only in the public markets, but also in the private capital markets. The world's successful institutions and affluent investors have been investing in this space for generations and have achieved above average rates of return.

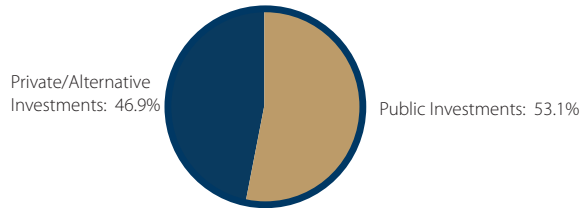
Invest like the most successful institutions and affluent investors. Look at the results:

	1 Year	10 Years	20 Years
Yale Endowment Fund***	6.8%	10.9%	9.9%
S&P 500 Index**	7.4%	14.0%	5.9%

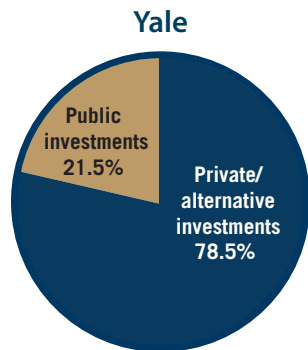
\* The returns of the Yale Endowment Fund are provided for illustrative purposes only. Since the fund does not necessarily invest in the same securities as the benchmark or in the same proportion, the performance of the fund may not be directly comparable to the benchmark. In addition, the fund's performance returns reflect the use of leverage.

\*\* <https://news.yale.edu/2020/09/24/investment-return-68-brings-yale-endowment-value-312-billion>  
\*\*\* As at June 30, 2020, Bloomberg

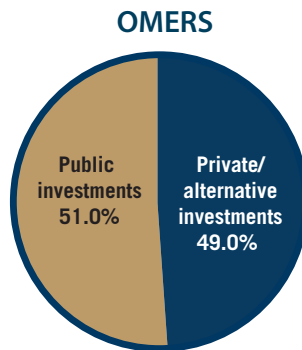
Canada Pension Plan (CPP) current mix:



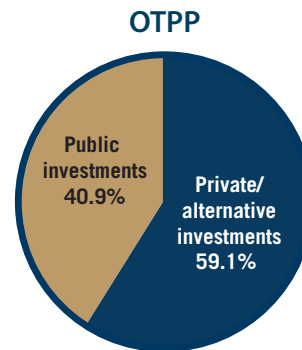
As at June 30, 2020  
Source: <https://www.cppinvestments.com/public-media/headlines/2020/net-assets-total-434-4-billion-at-first-quarter-fiscal-2021>



As at June 30, 2020  
Source: <https://news.yale.edu/2020/09/24/investment-return-68-brings-yale-endowment-value-312-billion>



As at December 31, 2019  
Source: <https://www.omers.com/investing-highlights>



As at June 30, 2020  
Source: <https://www.otpp.com/news/article/-/article/1125145>

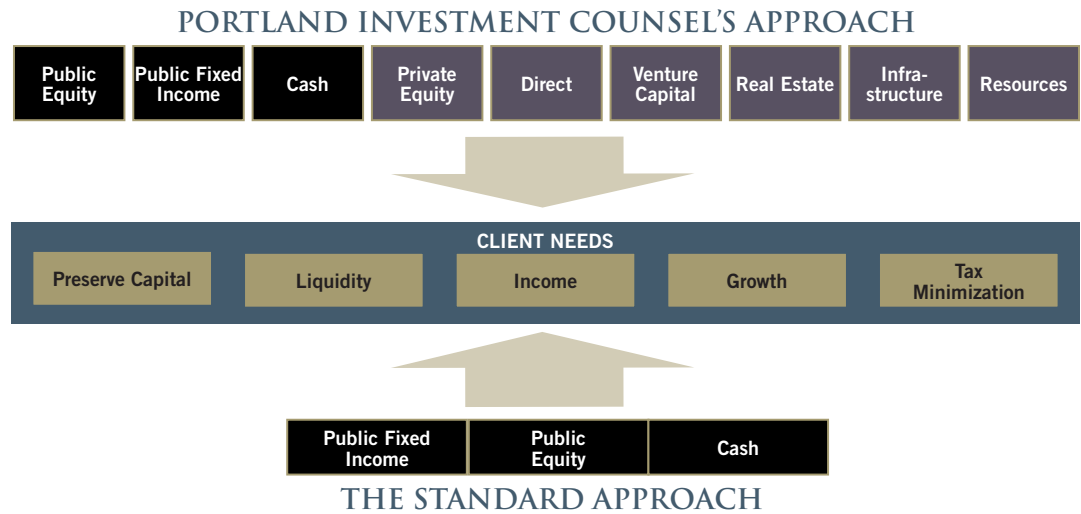
## The Portland Difference

Portland's purpose is to democratize private and alternative investments by providing access to opportunities that are typically reserved for affluent and institutional investors. This represents a departure from the investment industry at large, which focuses predominantly on the public markets.





Our investment approach is based on the concept that since the needs of affluent and institutional investors are similar to those of the average investor, their portfolio profiles should be similar. Akin to leading pension fund and endowment fund managers, we focus on generating above-average returns from the private and alternative investments category.



## OUR RESULTS

The result that we seek day in and day out is to add the highest value to our investors. So what is the highest value that we can add to you? Most likely, preservation of capital and wealth creation through access to our funds. Some of our funds have received recognition in our industry for their performance. Such recognition strengthens our commitment to our disciplined investing framework.

### The 2018 Canadian Hedge Fund Awards:

- Private Debt: **Best 5 Year Return - 1st** place Portland Private Income Fund
- Private Debt: **Best 5 Year Sharpe Ratio – 1st** place Portland Private Income Fund
- Equity Focused: **Best 5 Year Return – 3rd** place Portland Focused Plus Fund LP

### The Private Capital Market Association of Canada Awards:

- **2017 Investment Fund Award:** Portland Focused Plus Fund LP
- **2015 Investment Fund Deal of the Year:** Portland Private Income Fund
- **2014 Investment Fund Deal of the Year:** Portland Global Energy Efficiency and Renewable Energy Fund LP

In keeping with our mantra of 'Doing Well and Doing Good', one of our investments includes underlying green energy projects that span across the globe and have cumulatively realized reduction of 4.3 million tonnes of CO<sub>2</sub> equivalent from 2014 to 2017.<sup>1</sup> This is equivalent to the emissions generated by 912,951 passenger vehicles driven for one year, according to a greenhouse gas equivalency calculator from the United States Environmental Protection Agency.<sup>2</sup>



If you would like to learn more about how we differentiate ourselves from our peers, we're just a phone call or email away! Contact us at 1-888-710-4242 or [info@portlandic.com](mailto:info@portlandic.com). We would love to invite you to our headquarters in Burlington for a coffee chat.

1. As per GEEREF Impact Report 2017: <https://geeref.com/assets/documents/2017-GEEREF-Impact-Report-Public-version-20181024.pdf>

2. As per EPA's Greenhouse Gas Equivalencies Calculator: <https://www.epa.gov/energy/greenhouse-gas-equivalencies-calculator>

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