

Portico Investment Management offers expertise, choice, and results

Portico's investment team specializes in, and focuses solely on, fixed income portfolio management. Whether the investment goal is defensive positioning, credit enhancement, or matching long-term investment goals, the suite of mandates managed by the Portico investment team provides choice. Portico manages risk and captures gains through an integrated multi-factor approach.

Our philosophy

We believe that we can deliver strong results by capturing incremental gains in the fixed income marketplace while monitoring risk on an absolute and relative basis.

Our strategy

Portico uses a multi-factor approach to analyzing interest rates, credit markets, and yield curves.

We take an iterative approach to portfolio construction by continuously modelling the effects of economic conditions, market flows, credit fundamentals, investor sentiment, and external factors.

We also use proprietary tools to ensure a measured approach to sector allocation, duration and yield curve positioning of a portfolio.

It's a consistent, measured, and disciplined investment approach to finding opportunities within the fixed income market.

Our team

Portfolio Management

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Vice-President, Fixed Income

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Vice-President, Fixed Income

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Vice-President, Fixed Income

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Manager, Fixed Income

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Analyst, Fixed Income

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Analyst, Fixed Income

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Analyst, Fixed Income

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Manager, Credit Research Team

Josh B. Palamattam

Analyst, Credit Research Team

About GLC

GLC Asset Management Group Ltd. (GLC) is a leading investment management firm that manages more than \$50 billion in assets.

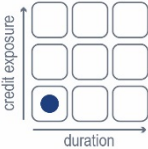
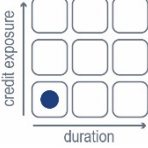
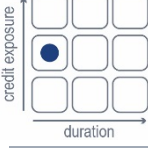
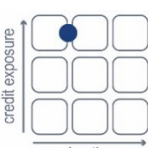
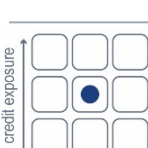
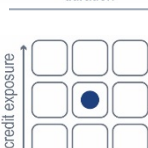
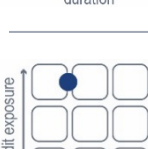
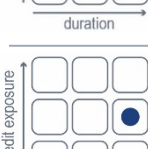
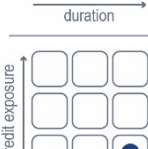
GLC has 5 investment management divisions:

- GWL Investment Management
- London Capital Management
- Laketon Investment Management
- Portico Investment Management
- Portfolio Solutions Group

Each division has a distinct investment approach that offers deep expertise within specialized areas of portfolio management, bringing unique perspectives to navigating capital markets through varying cycles.

Disclaimer

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	Interest rate risk and yield opportunity ¹	Helps investors meet their need for	Relative to the broad Canadian Bond Market ²	
			Benefits	Challenges
<div style="writing-mode: vertical-rl; transform: rotate(180deg);"> lower risk, lower return higher risk, higher return </div>		<ul style="list-style-type: none"> lower volatility reduced interest rate sensitivity 	<ul style="list-style-type: none"> much shorter duration low credit risk very high liquidity capital preservation 	<ul style="list-style-type: none"> very low yield very low risk but little to no credit spread to cushion capital losses
		<ul style="list-style-type: none"> reduced credit risk reduced interest rate sensitivity 	<ul style="list-style-type: none"> shorter duration very low credit risk very high liquidity 	<ul style="list-style-type: none"> very low yield very low risk but little to no credit spread to cushion capital losses
		<ul style="list-style-type: none"> lower volatility reduced interest rate sensitivity 	<ul style="list-style-type: none"> shorter duration government + corporate bond exposure active sector mix and credit selection 	<ul style="list-style-type: none"> low yield
		<ul style="list-style-type: none"> diversified fixed income holdings to help meet long term liabilities yield boost reduced interest rate sensitivity 	<ul style="list-style-type: none"> shorter duration credit spread over government bonds provides additional yield and cushion against capital losses underwritten to GWL credit analysis standards with a focus on conservative mortgage metrics 	<ul style="list-style-type: none"> slight increase in risk of credit losses some liquidity constraints
		<ul style="list-style-type: none"> broad diversification 	<ul style="list-style-type: none"> broad exposure to Canadian bond market active credit risk, duration, yield curve and sector management in one mandate 	<ul style="list-style-type: none"> duration relative to benchmark
		<ul style="list-style-type: none"> broad diversification 	<ul style="list-style-type: none"> broad exposure to Canadian bond market active credit risk, duration, yield curve and sector management in one mandate flexibility to add exposure to high-yield bonds and foreign bonds when attractive market conditions are present 	<ul style="list-style-type: none"> slight increase in risk of credit losses and adverse credit market events relative to the Core bond mandate
		<ul style="list-style-type: none"> yield boost reduced interest rate sensitivity 	<ul style="list-style-type: none"> modestly shorter duration credit spread over government bonds provides additional yield and cushion against capital losses proprietary credit analysis and active security selection 	<ul style="list-style-type: none"> slight increase in risk of credit losses and adverse credit market events
		<ul style="list-style-type: none"> yield boost diversified fixed income holdings to help meet 	<ul style="list-style-type: none"> longer duration and corporate bond component provides additional yield opportunities active sector mix and credit selection 	<ul style="list-style-type: none"> higher interest rate sensitivity more volatile short term returns
	<ul style="list-style-type: none"> reduced credit risk reduced inflation risk diversified fixed income holdings to help meet long term liabilities 	<ul style="list-style-type: none"> inflation protection (coupon and principal amounts change with the rate of inflation) very low credit risk (primarily gov't issuers) lower correlation to other bond types (good diversifier) 	<ul style="list-style-type: none"> short term price volatility less liquidity misunderstood asset class 	