

[View in browser](#)

Advisor Newsletter – Spring 2023



Hello advisor,

In our last issue, [we refuted news stories](#) predicting a spring flood of mortgage defaults as Canadians reacted to rising rates. So far, our position is holding: mortgage defaults remain at an all-time-low with good news on the horizon as inflation continues to fall.

More good news: the Frontenac MIC return was 6.26% for March, a strong result for a MIC that doesn't use leverage or 2nd mortgages to enhance returns!

In this issue, we talk about the ways we've insulated the Frontenac MIC from risk, and why this strong, steady workhorse deserves a place in your investment stable moving forward.

We also share our latest fact sheet, the results of an independent analysis of Frontenac MIC that reinforces our position as one of the most conservative MICs in Canada today, an invitation to Sharbot Lake and a fun story from W.A. Robinson's 40-year past. Enjoy!

Best regards,

Gord



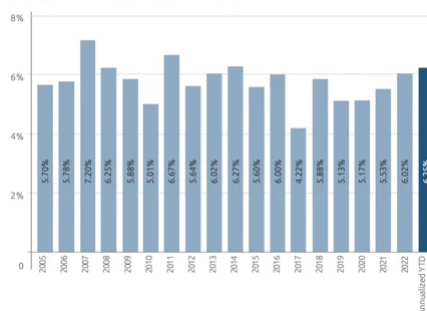
Gord Ross, CFP

Chief Sales Officer

W.A. Robinson Asset Management

gord.ross@robinsonsgroup.com[519-495-8682](tel:519-495-8682)

Frontenac MIC Performance Results

Frontenac MIC Annual Returns**On the rise:**

Frontenac MIC Q1 Results

Frontenac MIC maintained its growth trajectory closing the quarter at 6.25% YTD Annualized. Download our fact sheet to see the full story.

[Download PDF](#)

The Frontenac MIC as the workhorse in your stable

It takes effort to keep the Frontenac MIC this consistent. Listen as Darren Reid, Investment Advisor with ACPI, describes its place at the core of your portfolio.

Listen

Advisor Resources



Join us for an upcoming Due Diligence Day

We're inviting Dealers and Investment Advisors from across Canada to join us for a Due Diligence Day on the sunny shores of beautiful Sharbot Lake.

- **Meet** with senior leaders from W.A. Robinson Asset Management and Pillar Financial Services
- **Learn** what makes the Frontenac MIC such a consistent, reliable performer
- **Ask** us anything! We know our model is unlike any other, and we're used to explaining how it works
- **Network** with industry colleagues over a BBQ lunch on our sunny lakeside patio
- **Enjoy** an afternoon activity, Robinson-style!

[Register here](#)

 <p>Fundamental Research Corp. <i>Investment Analysis for Intelligent Investors</i></p>	<p>April 18, 2023</p>
<p>Frontenac Mortgage Investment Corp.</p> <p>Expecting Yield to Rise to Highest Level Since 2011</p>	<p>Expected Yield (2023): 6.6% Rating*: 2- Risk*: 2</p>

Independent Analysis of the Frontenac MIC

Each year, Fundamental Research Corporation conducts an independent analysis of the Frontenac MIC for insight into how our investment is viewed from the outside.

This independent report can help Canadian Investment Advisors and investors understand this investment versus a basket of other Canadian MIC's to help them make an astute investment decision. It is also a great tool for KYP purposes, and one that an Investment Advisor can keep in their records to help validate their decision to choose Frontenac MIC!

Fundamental's 2023 outlook of a 6.60% return fits within our forecasted range of 5.50 to 7.00%. They also recognized the factors we put in place that mitigate future risk, including:

- a focus on first residential mortgages
- smaller loan levels
- a focus on higher-quality collateral, and borrowers with higher credit scores
- a comfortable LTV (<60%) relative to current real estate prices
- short-term maturities

Achieving a Fundamental Research Corporation's Overall Rating of 2- and a Risk Rating of 2 solidifies our position that Frontenac MIC is one of the most conservative MICs in Canada.

[Download the report](#)



Your questions answered

Q: How do you mitigate risk with new construction mortgages?

A: With a strategy steeped in experience and a strong mortgage partner.

We have a lot going for us when it comes to managing risk in our mortgage investments:

- Our experience and expertise with residential real estate and construction in Ontario mitigates the risk other MICs may take on.
- We also have a huge advantage with our mortgage partner, Pillar Financial Services, who are more engaged with their borrowers and offer more hands-on involvement with new construction projects than other mortgage providers.

Click below to learn all the ways our unique model insulates the Frontenac MIC from risk.

[Read the full article](#)

News



Nomination Announcement

W.A. Robinson Asset Management has again been nominated for a WP Award in the Alternative Investment Solutions Provider of the Year category. We congratulate all the nominees, and hope to see you at the event.

[WP Awards Info](#)



W.A. Robinson Asset Management Celebrates 40-Year Anniversary

Wealth Professional journalist Leo Almazora recently covered our milestone year. The full article is available at the link below.

[Read the full article](#)

From our Sharbot Lake HQ



Stories from our past: A Fish Tale

W.A. Robinson Asset Management was formed in 1983 to manage the Frontenac MIC. Since that time, we've had a continuous track record of positive annual returns. Apparently we've also maintained a continuous track record for unusual onboarding experiences for our staff.

[Click here to read about Kymberly Jordan's introduction to our company by way of a fishing derby with the C-suite!](#)

Do you have a W.A. Robinson story to share? **Let's hear it!** Fill in the form below with a few details and we'll be in touch to capture the rest.

Share your story

Competency. Consistency. Care.®

Website

Contact



W.A. Robinson Asset Management Ltd., 14216 Road #38, PO Box 208, Sharbot Lake, ON K0H
2P0, 1-877-279-2116 x 2

[Unsubscribe](#) [Manage preferences](#)