

Where money meets intelligence



TACTICAL INVESTORS

Guardian Portfolios as a Decumulation Strategy

The Crossing Point Portfolio Management Service is only available to investors who use the ongoing services of a financial adviser. For information purposes only, please contact your personal financial adviser for further information.



Guardian Portfolios as a Decumulation Strategy

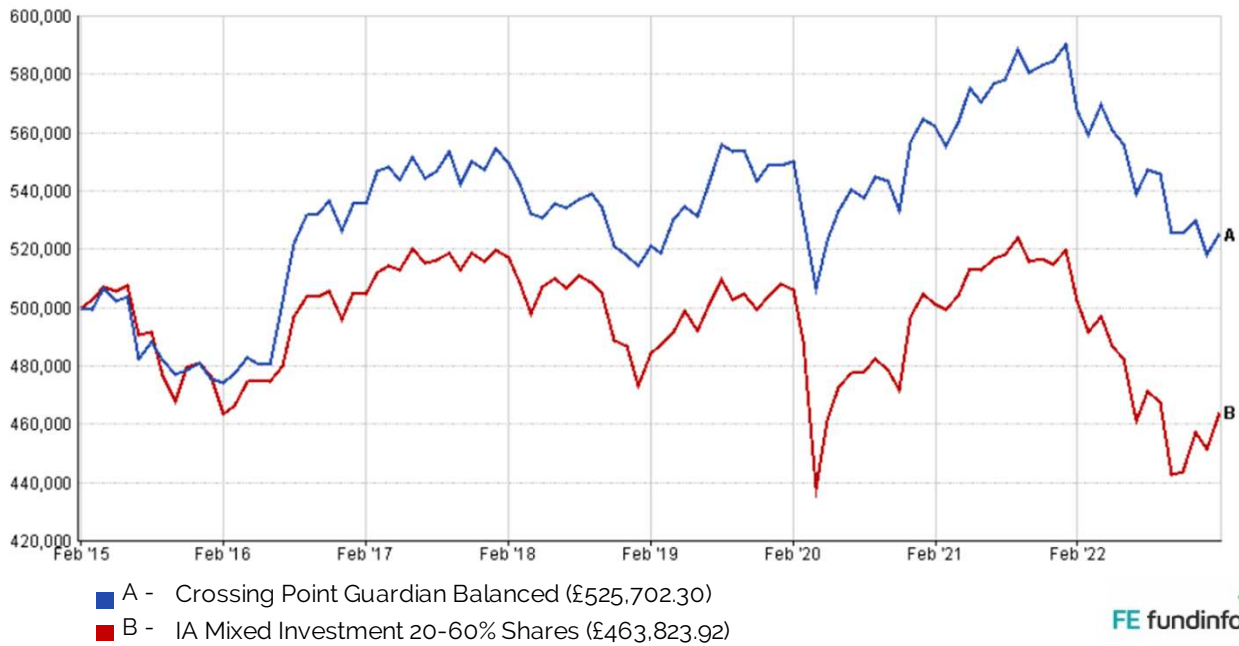
Large drawdowns during periods of market turmoil can have a lasting impact on income seeking investors.

Research into sequence of returns risk shows that an early fall in an investment can cause long-term reductions in capital values that can affect the long-term viability of income withdrawals. This impact is magnified during decumulation when the process of selling underlying assets for income as the market is falling can have a greater impact on the reduction of the underlying capital.

Crossing Point Guardian portfolios seek to minimise sequence of returns risk, volatility, and maximum drawdowns by smoothing long-term returns through trend-following, tactical trading, and a well-diversified asset allocation.

A £500,000 investment over the 8-year period 30 January 2015 to 31 January 2023
with a 4% annual income paid monthly

Guardian Balanced Portfolio vs. IA Mixed Investment Benchmark 20-60%



This graph displays the performance of a £500,000 investment into the Guardian Balanced portfolio over the 8-year period 31 January 2015 to 31 January 2023 taking an annual income of 4% compared with the same investment and income for a portfolio based on the Investment Association 20-60% benchmark. By using Guardian portfolios, an investor would have ended the period with £61,878.38 (13.3%) more than an investment in the benchmark illustrating the benefits of reduced volatility upon income paying portfolios.

The advantages of the Guardian portfolios as demonstrated here are smoothed returns, reduced volatility, minimised maximum drawdown losses and limited sequence of returns risk when compared with the benchmark especially when there are drops in the market such as in late 2018, the beginning of 2020 due to the coronavirus crisis, and from Feb 2022 with the Russian invasion of Ukraine.

Past performance is not a guarantee of future performance. The value of investments and any income from them can fall and you may get back less than you invested. The performance demonstrated takes into account fund charges within the portfolio only and excludes transactional, platform, IFA and Crossing Point fees, all of which will reduce the performance and eventual returns over the long term.

IMPORTANT INFORMATION

The Crossing Point Portfolio Management Service is only available to investors who use the ongoing services of a financial adviser. For information purposes only, please contact a personal financial adviser for further information.

Independent financial advisers take no responsibility for the underlying investment strategy, the investment process and the choice of funds will be based purely on Crossing Point Discretionary Fund Managers' experience within the market. By the nature of tactical trading, holdings will be regularly bought and sold, but the investment manager will not seek your permission to do this. Investment decisions will be the responsibility of the Discretionary Fund Manager.

Guardian portfolios show actual performance data from September 2019 onwards. Before September 2019, the performance of the underlying funds is shown by applying the decisions made based on the rules-based trend-following signals that would have been applied over the period. The performance data is substantially the same as what would have been achieved if the portfolios had been 'live'.

Heritage portfolios show actual performance data from December 2019 onwards. Before December 2019, the performance of the underlying funds is shown. The performance data is substantially the same as what would have been achieved if the portfolios had been 'live'.

Performance Calculation: Performance is shown inclusive of ongoing fund charges but gross of transaction and incidental fund charges as well as Crossing Point's investment management charge. Deductions for these charges will have the result of reducing the illustrated performance. Platform and IFA charges are applicable. Please refer to your investment adviser for details. Performance is quoted on an annualised basis and calculated through FE Analytics direct and provided for illustrative purposes only and should not be viewed as the performance of a specific client account.

Past performance is not a guide to future performance. The value of investments and any income from them can fall and you may get back less than you invested. If you invest in currencies other than your own, fluctuations in currency value will mean that the value of your investment will move independently of the underlying asset. The information contained in this documentation has been taken from sources stated and is believed to be reliable and accurate, but without further investigation cannot be warranted as to accuracy or completeness. Tax concession are not guaranteed and may be charged at any time, their value will depend on individual circumstances.

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Detail of the nature of the investments, the commitment required, and the specific risk warnings are described in the Crossing Point Investment Management Terms of Business with a financial adviser. Reference to any particular fund or portfolio does not constitute a recommendation for investment purposes. Indices are used for comparative purposes only. Persons who do not have professional experience in matters relating to investments should speak with a financial adviser before making an investment decision.

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