



Where money meets intelligence



TACTICAL INVESTORS

Platform and Procedures Guide for IFAS

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.

Crossing Point Portfolio Availability

	Abrdn	Aegon Arc	Aegon	Aviva	Fidelity	M&G Wealth	Novia	Nucleus	Quilter	Scottish Widows	Transact
Guardian Speculative	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Guardian Adventurous	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Guardian Strategic	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Guardian Balanced	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Guardian Cautious	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Guardian Defensive	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Fusion Speculative	N	Y	Y	Y	N	Y	Y	Y	Y	N	Y
Fusion Adventurous	N	Y	Y	Y	N	Y	Y	Y	Y	N	Y
Fusion Strategic	N	Y	Y	Y	N	Y	Y	Y	Y	N	Y
Fusion Balanced	N	Y	Y	Y	N	Y	Y	Y	Y	N	Y
Fusion Cautious	N	Y	Y	Y	N	Y	Y	Y	Y	N	Y
Fusion Defensive	N	Y	Y	Y	N	Y	Y	Y	Y	N	Y
Green Path Strategic	Y	N	N	Y	N	Y	Y	Y	Y	N	Y
Green Path Balanced	Y	N	N	Y	N	Y	Y	Y	Y	N	Y
Green Path Cautious	Y	N	N	Y	N	Y	Y	Y	Y	N	Y
Heritage Adventurous	Y	N	N	Y	N	Y	N	Y	Y	N	Y
Heritage Strategic	Y	N	N	Y	N	Y	N	Y	Y	N	Y
Heritage Balanced	Y	N	N	Y	N	Y	N	Y	Y	N	Y
Heritage Cautious	Y	N	N	Y	N	Y	N	Y	Y	N	Y



Not all the platforms can currently support all our models. However, we are working with the platforms with the aim of having all models available on all the above platforms.

How to Access our Portfolios on Your Chosen Platforms

Abrdn (Standard Life Wrap)

- We will inform Abrdn that we have an agreement with you as an advisor firm and instruct them to link your firm to us as a DFM.
- Once the link is made you can select the models on the platform.
- We should be grateful if you could complete our client introduction form for each client for both initial investments and lump sum top ups and forward it to us for monitoring and our internal records.

Aegon ARC and Aegon

- We will inform Aegon that we have an agreement with you as an advisor firm and instruct them to link your firm to us as a DFM. The Aegon Administration team usually takes up to five business days to complete this process.
- Once the link is established you can select the models through new business journeys and choose to allocate clients to models from the home screen.
- We should be grateful if you could complete our client introduction form for each client for both initial investments and lump sum top ups and forward it to us for monitoring and our internal records.

Aviva

- We will inform Aviva that we have an agreement with you as an advisor firm and instruct them to link your firm to us as a DFM.
- Once the link is made you can select the models on the platform.
- We should be grateful if you could complete our client introduction form for each client for both initial investments and lump sum top ups and forward it to us for monitoring and our internal records.

Fidelity

- We will inform Fidelity that we have an agreement with you as an advisor firm.
- Fidelity will send you updated Terms of Business.
- We should be grateful if you could complete our client introduction form for each client for both initial investments and lump sum top ups and forward it to us for monitoring and our internal records.

M & G Wealth

- We will inform M & G Wealth that we have an agreement with you as an advisor firm and instruct them to link your firm to us as a DFM.
- Once the link is made you can select the models on the platform.
- We should be grateful if you could complete our client introduction form for each client for both initial investments and lump sum top ups and forward it to us for monitoring and our internal records.

Novia

- We will inform Novia that we have an agreement with you as an advisor firm and instruct them to link your firm to us as a DFM.
- Once the link is made you can select the models on the platform.
- We should be grateful if you could complete our client introduction form for each client for both initial investments and lump sum top ups and forward it to us for monitoring and our internal records.

Nucleus

- We will inform Nucleus that we have an agreement with you as an advisor firm.
- Nucleus will then give you authorisation to access our models on the platform.
- You will need to complete a DFM Client Authority form document for each client for whom you wish to use our models. This must specify the account numbers that Crossing Point are attached to and any assets within this account will have our charge attached.
- The form needs to be signed by both your client and you and submitted to Nucleus. (Nucleus will accept as a scanned copy attached to a JIRA.)
- We should be grateful if you could complete our client introduction form for each client for both initial investments and lump sum top ups and forward it to us for monitoring and our internal records.

Quilter

- We will inform Quilter that we have an agreement with you as an advisor firm and instruct them to link your firm to us as a DFM.
- Once the link is made you can select the models on the platform.

We should be grateful if you could complete our client introduction form for each client for both initial investments and lump sum top ups and forward it to us for monitoring and our internal records.

Scottish Widows

- We will inform Scottish Widows that we have an agreement with you as an advisor firm and instruct them to link your firm to us as a DFM.
- Once the link is made you can select the models on the platform.
- We should be grateful if you could complete our client introduction form for each client for both initial investments and lump sum top ups and forward it to us for monitoring and our internal records.

Transact

- We will inform Transact that we have an agreement with you as an advisor firm.
 - You will need to complete an Appointment Third Party Access form for each client for whom you wish to use our models.
 - The form needs to be signed by both your client and yourself and submitted to Transact by you.
 - You should carry out the initial rebalance into the model when the funds are deposited into the wrapper as we will not be informed when the cash is deposited particularly where there is a transfer from another platform. If you do not carry out an initial rebalance the funds will be outside the model until we next rebalance.
 - We should be grateful if you could complete our client introduction form for each client for both initial investments and lump sum top ups and forward it to us for monitoring and our internal records.
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Important information on use of platforms

Our portfolios are only available on platforms. We set up our portfolios on the platforms and instruct them to carry out the required trades. Whilst we make changes to our portfolios across all platforms on the same day, the time taken for trades to complete does vary between platforms. This could affect the performance of an individual investment and details of the trading times can be obtained from the chosen platform.

We have occasionally encountered issues with platforms dealing with corporate events. In September 2022 one of the funds used in all our portfolios was involved in a merger. The merger date was 16th September with completion due on 20th September. Aviva, Fidelity, Novia Nucleus and Transact all had the new version of the fund available for trading on 21 September, Aegon and Aegon ARC took until 27th September, M&G 28th September, Quilter 30th September and Standard Life Wrap 12th October despite repeated reminders from us. We were not able to trade until the corporate action completed. This will have affected consumer outcomes. We will continue to monitor platform efficiency.