



Where money meets intelligence

 **crossing point**

TACTICAL INVESTORS

Performance update and review, 30 June 2024
Green Path Portfolios



Green Path Portfolios

Green Path portfolios are a low-cost actively managed portfolio service designed for long-term investments and dedicated to sustainable growth using environmental, social, and governance (ESG) investment values. The Green Path strategy allows you to take a positive approach to sustainable investment.

Key Objectives:

- Globally diversified investment
- Maintain the integrity of the environment and the use of natural resources
- Recognise the civil, economic, and social rights of every human being
- Promote sustainable development today without compromising future development

Green Path Balanced Portfolio Performance Since Crossing Point Launch on 1 February 2020 to 30 June 2024 vs. the IA Mixed Investment 20-60%

Investment Growth

Time Period: 01/02/2020 to 30/06/2024



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 is inclusive of ongoing fund charges but gross of transactional, platform, incidental, DFM and IFA charges, all of which will reduce the performance and eventual returns over the long term.



Green Path Portfolio Performance and Ratios to 30 June 2024

	1 Month	3 Months	6 Months	1 Year	3 Years	Since Launch
Crossing Point Green Path Strategic	1.66	1.30	5.89	11.20	2.51	13.65
IA Mixed Investment 40-85% Shares	1.37	1.69	5.92	11.79	7.22	20.99
Crossing Point Green Path Balanced	1.56	1.24	5.36	10.72	2.19	11.69
Crossing Point Green Path Cautious	1.41	1.13	4.43	9.81	1.12	7.72
IA Mixed Investment 20-60% Shares	1.02	1.19	3.73	9.50	2.84	10.15

Time Period: 01/07/2021 to 30/06/2024 Calculation Benchmark: Multiple

	Std Dev	Alpha	Beta	Max Drawdown	Sharpe Ratio	Sortino Ratio
Crossing Point Green Path Strategic	8.16	-1.62	0.97	-16.36	-0.39	-0.49
IA Mixed Investment 40-85% Shares	8.26	0.00	1.00	-12.79	-0.28	-0.36
Crossing Point Green Path Balanced	7.36	-0.28	0.98	-14.91	-0.42	-0.52
Crossing Point Green Path Cautious	6.25	-1.05	0.92	-13.22	-0.49	-0.60
IA Mixed Investment 20-60% Shares	6.94	0.00	1.00	-12.38	-0.41	-0.52

Green Path Portfolio Asset Allocation

Our Green Path portfolios use a diversified asset allocation model that is enhanced by the market intelligence gathered from our unique trend analysis and market sentiment indicators.

Green Path Current Allocation: 30/06/2024

	Strategic	Balanced	Cautious
International	12.00	11.30	10.00
US	15.00	13.70	10.00
UK	10.00	8.80	6.00
Europe	6.00	4.70	3.50
Pacific	5.00	4.00	3.00
Japan	5.00	4.00	3.00
Emerging Markets	5.00	4.00	3.00
Natural Resources	2.50	2.00	1.25
Healthcare	1.50	1.25	1.00
Sustainable Energy	5.00	4.00	3.00
Infrastructure	3.00	2.25	1.25
Equity Total	70.00	60.00	45.00
Fixed Income	20.00	28.00	40.00
Short Term Money Market	7.00	9.00	12.00
Cash	3.00	3.00	3.00
Total	100.00	100.00	100.00

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Green Path Portfolio Morningstar and FE Risk Scores

The Morningstar Portfolio Risk Score (MPRS) measures the overall risk of portfolios, including client portfolios, model portfolios, and fund portfolios. MPRS uses Morningstar Risk Model's holdings-based analysis to derive a risk estimate and score for each portfolio, and Morningstar's multi-asset Target Allocation Indexes to define the following risk ranges: Conservative: 0-24, Moderate: 24-48, Aggressive: 48-79, Very Aggressive: 79-100, Extreme: 100+.

FE Fundinfo Risk Scores defines risk as a measure of volatility relative to an index of the 100 largest UK companies (the FE Risk Score benchmark) which has a risk rating of 100 and is rebased to sterling. Instruments more volatile than this benchmark have a score above 100 and vice versa giving a reliable indication of risk.

Morningstar Risk Score Levels		FE Risk Score Levels		
			Short (3-7 Year)	Medium (8-15 Year)
Conservative	0 - 24	Cautious	5 - 30	40 - 55
Moderate	24 - 48	Cautious to moderate	30 - 40	55 - 65
Aggressive	48 - 79	Moderate	40 - 55	65 - 75
Very Aggressive	79 - 100	Moderate to Adventurous	55 - 80	75 - 85
Extreme	100 +	Adventurous	80 - 120	85 - 130

Morningstar Risk Scores			
	Portfolio Risk score	Risk Level	Portfolio Risk Score Date
Green Path Strategic	45.75	Moderate	30/06/2024
Green Path Balanced	39.15	Moderate	30/06/2024
Green Path Cautious	24.58	Moderate	30/06/2024

FE Risk Scores			
	Portfolio Risk score	Short-term Level (3-7 Year)	Medium-term Level (8-15 Year)
Green Path Strategic	69	Moderate to Adventurous	Moderate
Green Path Balanced	61	Moderate to Adventurous	Cautious to moderate
Green Path Cautious	51	Moderate	Cautious



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Platform Availability - On request



Our ESG Awards



SME News Finance Awards 2021
- Best ESG Investment Management Firm - Wales



Wealth and Finance International, Ethical Finance Awards 2022
- Best ESG Investment Management Firm - UK

Green Path Portfolio Costs, 30 June 2024

All charges are correct at 30.06.2024. Charges are applicable to FE Fundinfo platforms. These charges may vary across the various platforms where the portfolios are available. The impact of different transaction, platform, and incidental costs may mean illustration from platforms show different total costs.

Current Costs				
	DFM Charge	Fund Cost	Transaction Costs	Total
Green Path Strategic	0.30%	0.52%	0.09%	0.91%
Green Path Balanced	0.30%	0.49%	0.09%	0.88%
Green Path Cautious	0.30%	0.45%	0.09%	0.84%

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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 selected funds are the responsibility of Crossing Point Investment Managements' Discretionary Fund Managers. By the nature of discretionary fund management, holdings will be 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.

Calculation of the fund OCFs shown is provided by FE Fundinfo. This charge may vary across the various platforms where the portfolios are available. Please refer to your investment adviser for details.

Performance Calculation: Performance is calculated through Morningstar Direct. The ratio table is calculated on an annualised basis. The performance calculations are provided for illustrative purposes only and should not be viewed as the performance of a specific client account. Performance is shown inclusive of ongoing fund charges but gross of transaction, platform, IFA, incidental, and Crossing Point's investment management charge. Deductions for these charges will have the result of reducing the illustrated performance. Calculation of the fund OCFs may vary across the various platforms where the portfolios are available. Please refer to your investment adviser for details. Individual client performance will vary due to the inclusion of these charges and differences in platform processing and trading times.

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 concessions are not guaranteed and may be changed at any time, their value will depend on individual circumstances.

The information provided by Morningstar Direct and FE fundinfo is used at your own risk. Morningstar and FE fundinfo take care to ensure that the information provided is correct. Neither Morningstar or Crossing Point Investment Management warrants or guarantee the content of the information, nor do we accept any responsibility for error, inaccuracies, omissions, or any inconsistencies herein.

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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