

28 Feb 2025

Portfolio Information

Strategy Name	Crossing Point Passive Balanced
Inception Date	30/06/2023
Portfolio Risk Score	—
Portfolio Risk Score Date	—
Base Currency	Pound Sterling
On or Off Platform	On
DFM + OCF	0.28
VAT on fees	No

Time Period: Since Inception to 28/02/2025

	Passive Balanced	IA Mixed 20-60%
Alpha	1.74	0.00
Beta	0.94	1.00
Sortino Ratio	0.58	0.32
Max Drawdown	-2.90	-3.29
Std Dev	5.48	5.32
Down Capture Ratio	97.55	100.00
Up Capture Ratio	112.75	100.00

Passive Balanced Allocation: 28/02/2025

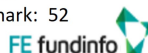
International	12.00
US	12.00
UK	9.75
Europe	7.00
Pacific	4.25
Japan	5.00
Emerging Markets	4.00
Technology	3.00
Property	3.00
Equity Total	60.00
Fixed Income	33.00
Short Term Money Market	0.00
Cash	7.00

Portfolio Costs

UK DFM Fee	0.15
Fund Charges - OCF	0.13



FE Risk Scores
Portfolio: 59
Benchmark: 52



Investment Objective

The Passive Balanced Portfolio is a growth strategy which invests in a globally diversified range of assets of which at least 90% are passive, index-tracking equity and bond funds to minimise overall costs. It is aimed at medium to long-term investors who are seeking capital growth from a balanced portfolio of diversified investments.

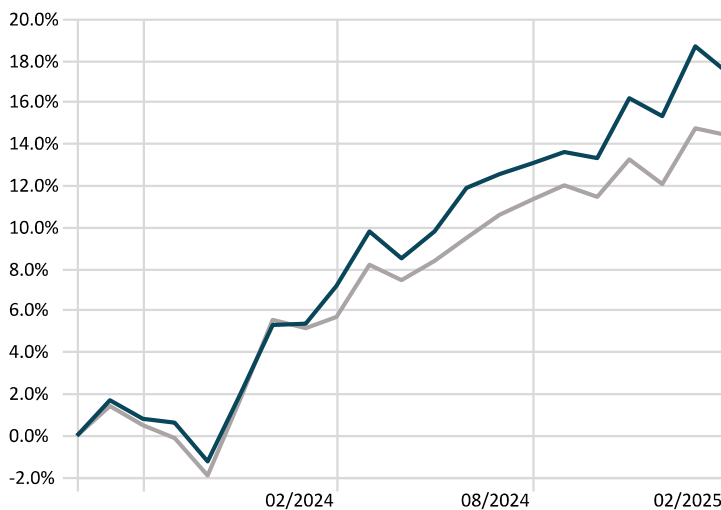
The equity element of this portfolio will not exceed 60%.

The chosen funds can invest in UK and overseas equities, commercial property, fixed interest securities, natural resources, precious metals or cash.

The Passive Balanced Portfolio is benchmarked against the average performance of the IA Mixed Investment 20-60% equity sector.

Performance Chart

Time Period: 01/07/2023 to 28/02/2025

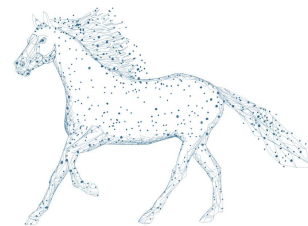


Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Inception
Crossing Point Passive Balanced	1.14	3.92	9.64	—	17.52
IA Mixed Investment 20-60% Shares	1.05	2.80	8.29	9.95	14.45

Discrete Calendar Year Returns

	01/03/2024 - 28/02/2025	01/03/2023 - 28/02/2024	01/03/2022 - 28/02/2023
Crossing Point Passive Balanced	9.64	—	—
IA Mixed Investment 20-60% Shares	8.29	4.70	-3.02



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.

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