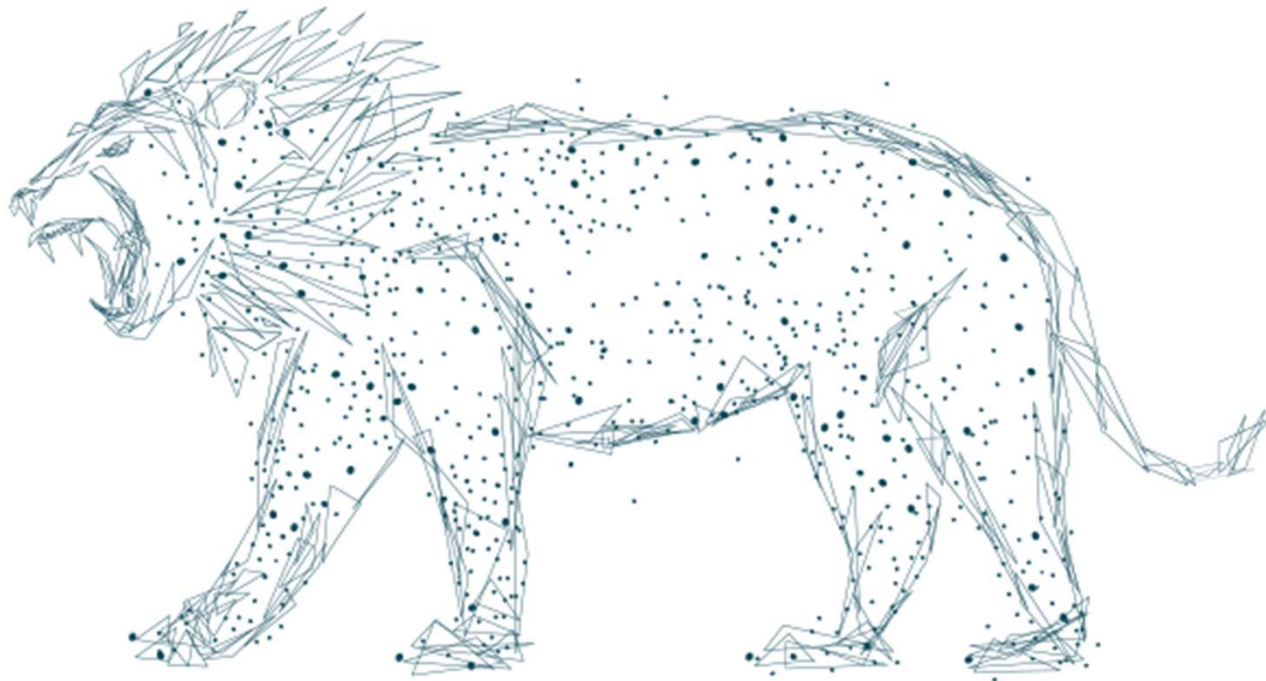


Crossing Point Investment Management

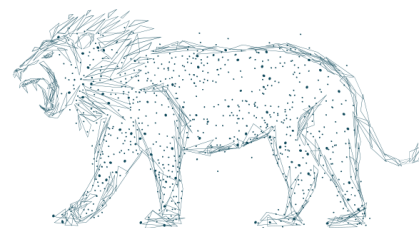


Where money meets intelligence

 **crossing point**

TACTICAL INVESTORS

Heritage Factsheets
31.05.25



31 May 2025

Portfolio Information

Strategy Name	Crossing Point Heritage Adventurous
Inception Date	02/12/2019
Portfolio Risk Score	67.43
Portfolio Risk Score Date	30/04/2025
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No
Gearing	5.45
Discount/Premium	-4.96

Time Period: 01/02/2020 to 31/05/2025

	Heritage Adventurous	IA Mixed 40-85%
Std Dev	14.63	10.02
Alpha	-3.69	0.00
Beta	1.19	1.00

Heritage Adventurous Allocation: 31/05/2025

International	18.00
US	17.00
UK	12.00
Europe	7.00
Japan	6.00
Pacific	6.00
Emerging Markets	5.00
Sustainable Energy	3.00
Technology	4.00
Financials	3.00
Flexible Investment	4.00
Equity Total	85.00
Fixed Income	12.00
Short Term Money Market	0.00
Cash	3.00

Portfolio Costs

UK DFM Fee	0.30
Fund Charges - OCF	0.62

Investment Objective

The Heritage Adventurous Portfolio is a growth strategy with an equity allocation comprised primarily of investment trusts. It is aimed at medium to long-term investors who are seeking capital growth from an adventurous portfolio of diversified investments.

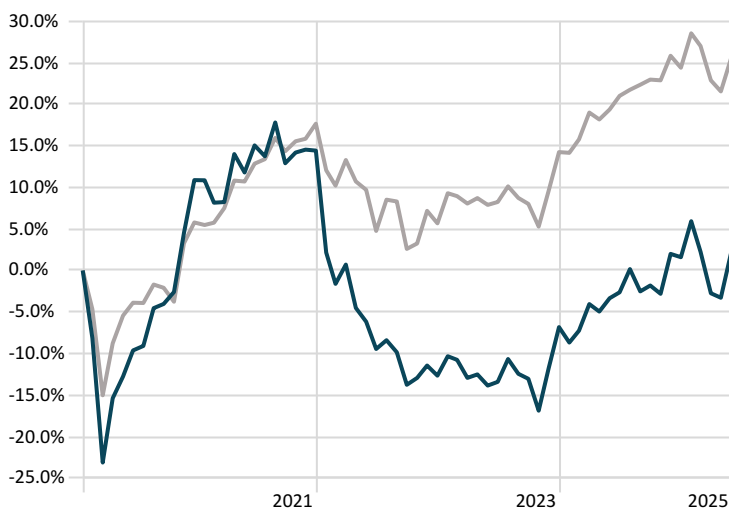
The equity element of this portfolio will not exceed 85%.

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

The Heritage Adventurous Portfolio is benchmarked against the average performance of the IA Mixed Investment 40-85% equity sector.

Performance Chart since launch on Feb 1st 2020

Time Period: 01/02/2020 to 31/05/2025



— Crossing Point Heritage Adventurous 2.2% — IA Mixed Investment 40-85% Shares 25.6%

Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Launch
Heritage Adventurous	-0.06	0.19	5.72	8.90	2.19
IA Mixed 40-85%	-1.12	-0.20	5.20	14.47	25.56

Discrete Calendar Year Returns

	01/06/2024 - 31/05/2025	01/06/2023 - 31/05/2024	01/06/2022 - 31/05/2023
Heritage Adventurous	5.72	12.19	-8.18
IA Mixed 40-85%	5.20	10.63	-1.65

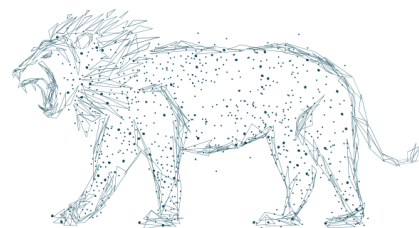


MABEL
INSIGHTS

FE Risk Scores
Portfolio: 104
Benchmark: 67

FE fundinfo





31 May 2025

Portfolio Information

Strategy Name	Crossing Point Heritage Strategic
Inception Date	02/12/2019
Portfolio Risk Score	56.14
Portfolio Risk Score Date	30/04/2025
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No
Gearing	4.54
Discount/Premium	-4.09

Time Period: 01/02/2020 to 31/05/2025

	Heritage Strategic	IA Mixed 40-85%
Std Dev	12.28	10.02
Alpha	-3.60	0.00
Beta	1.07	1.00

Heritage Strategic Allocation: 31/05/2025

International	15.50
US	14.50
UK	8.50
Europe	6.50
Japan	5.00
Pacific	5.00
Emerging Markets	4.50
Sustainable Energy	2.00
Technology	3.00
Financials	1.75
Flexible Investment	3.75
Equity Total	70.00
Fixed Income	27.00
Short Term Money Market	0.00
Cash	3.00

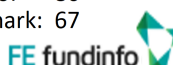
Portfolio Costs

UK DFM Fee	0.30
Fund Charges - OCF	0.56



**MABEL
INSIGHTS**

FE Risk Scores
Portfolio: 86
Benchmark: 67



Investment Objective

The Heritage Strategic Portfolio is a growth strategy with an equity allocation comprised primarily of investment trusts. It is aimed at medium to long-term investors who are seeking capital growth from a strategic portfolio of diversified investments.

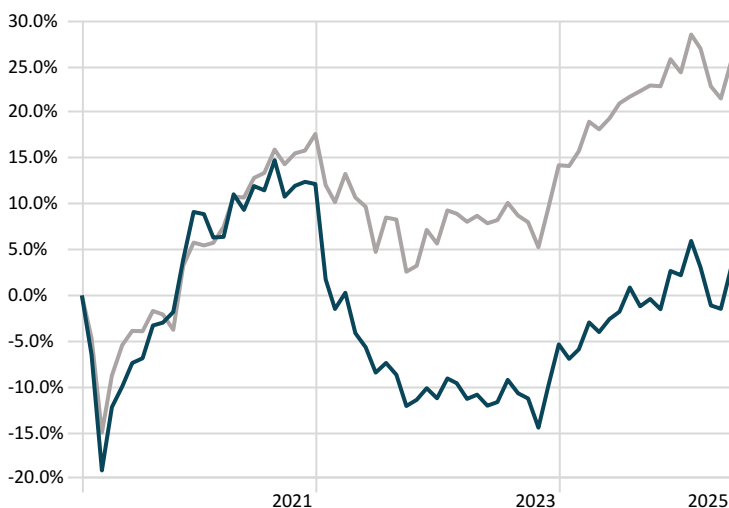
The equity element of this portfolio will not exceed 70%.

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

The Heritage Strategic Portfolio is benchmarked against the average performance of the IA Mixed Investment 40-85% equity sector.

Performance Chart since launch on Feb 1st 2020

Time Period: 01/02/2020 to 31/05/2025



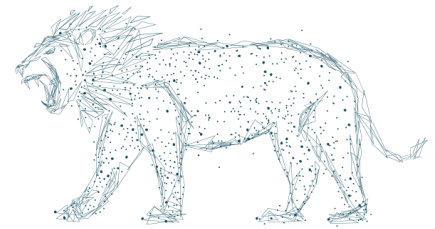
— Crossing Point Heritage Strategic 3.0% — IA Mixed Investment 40-85% Shares 25.6%

Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Launch
Heritage Strategic	-0.03	0.36	5.78	9.23	3.04
IA Mixed 40-85%	-1.12	-0.20	5.20	14.47	25.56

Discrete Calendar Year Returns

	01/06/2024 - 31/05/2025	01/06/2023 - 31/05/2024	01/06/2022 - 31/05/2023
Heritage Strategic	5.78	10.76	-6.77
IA Mixed 40-85%	5.20	10.63	-1.65



31 May 2025

Portfolio Information

Strategy Name	Crossing Point Heritage Balanced
Inception Date	02/12/2019
Portfolio Risk Score	48.48
Portfolio Risk Score Date	30/04/2025
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No
Gearing	3.87
Discount/Premium	-3.62

Time Period: 01/02/2020 to 31/05/2025

	Heritage Balanced	IA Mixed 20-60%
Std Dev	10.37	8.28
Alpha	-1.65	0.00
Beta	1.03	1.00

Heritage Balanced Allocation: 31/05/2025

International	14.00
US	12.50
UK	6.75
Europe	5.00
Japan	4.50
Pacific	4.50
Emerging Markets	3.50
Sustainable Energy	1.50
Technology	3.00
Financials	1.75
Flexible Investment	3.00
Equity Total	60.00
Fixed Income	37.00
Short Term Money Market	0.00
Cash	3.00

Portfolio Costs

UK DFM Fee	0.30
Fund Charges - OCF	0.52

Investment Objective

The Heritage Balanced Portfolio is a growth strategy with an equity allocation comprised primarily of investment trusts. It is aimed at medium to long-term investors who are seeking capital growth from a balanced portfolio of diversified investments.

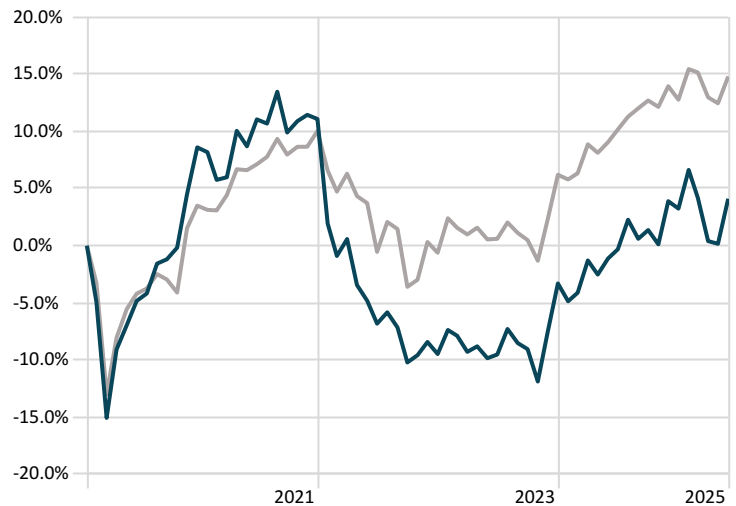
The equity element of this portfolio will not exceed 60%.

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

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

Performance Chart since launch on Feb 1st 2020

Time Period: 01/02/2020 to 31/05/2025



Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Launch
Heritage Balanced	-0.06	0.21	5.29	9.37	4.10
IA Mixed 20-60%	-0.30	0.74	5.27	10.67	14.79

Discrete Calendar Year Returns

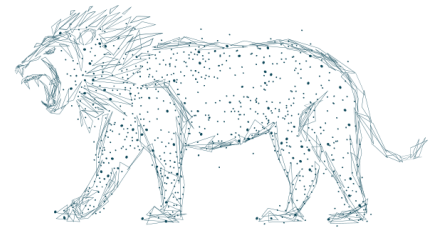
	01/06/2024 - 31/05/2025	01/06/2023 - 31/05/2024	01/06/2022 - 31/05/2023
Heritage Balanced	5.29	9.66	-5.28
IA Mixed 20-60%	5.27	8.45	-3.06



**MABEL
INSIGHTS**

FE Risk Scores
Portfolio: 75
Benchmark: 49





31 May 2025

Portfolio Information

Strategy Name	Crossing Point Heritage Cautious
Inception Date	02/12/2019
Portfolio Risk Score	37.19
Portfolio Risk Score Date	30/04/2025
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No
Gearing	2.82
Discount/Premium	-2.64

Time Period: 01/02/2020 to 31/05/2025

	Heritage Cautious	IA Mixed 20-60%
Std Dev	8.23	8.28
Alpha	-1.95	0.00
Beta	0.93	1.00

Heritage Cautious Allocation: 31/05/2025

International	9.75
US	9.50
UK	5.00
Europe	4.00
Japan	3.00
Pacific	3.00
Emerging Markets	3.00
Sustainable Energy	1.50
Technology	2.50
Financials	1.75
Flexible Investment	2.00
Equity Total	45.00
Fixed Income	52.00
Short Term Money Market	0.00
Cash	3.00

Portfolio Costs

UK DFM Fee	0.30
Fund Charges - OCF	0.47

Investment Objective

The Heritage Cautious Portfolio is a growth strategy with an equity allocation comprised primarily of investment trusts. It is aimed at medium to long-term investors who are seeking capital growth from a cautious portfolio of diversified investments.

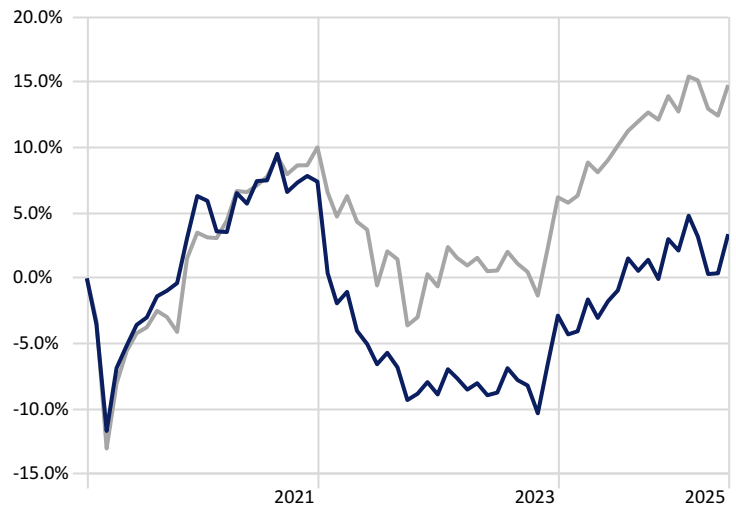
The equity element of this portfolio will not exceed 45%.

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

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

Performance Chart since launch on Feb 1st 2020

Time Period: 01/02/2020 to 31/05/2025



— Crossing Point Heritage Cautious 3.4% — IA Mixed Investment 20-60% Shares 14.8%

Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Launch
Heritage Cautious	0.19	0.37	5.23	8.86	3.38
IA Mixed 20-60%	-0.30	0.74	5.27	10.67	14.79

Discrete Calendar Year Returns

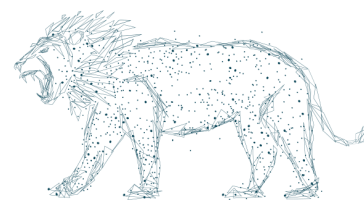
	01/06/2024 - 31/05/2025	01/06/2023 - 31/05/2024	01/06/2022 - 31/05/2023
Heritage Cautious	5.23	7.89	-4.12
IA Mixed 20-60%	5.27	8.45	-3.06



**MABEL
INSIGHTS**

FE Risk Scores
Portfolio: 59
Benchmark: 49





Important Information

Portfolio Risk Score

The Morningstar Portfolio Risk Score (MPRS) was rescaled as of 3/31/2023. Prior to this date the score was unscaled, all data from February 2023 on are rescaled to the below ranges. 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:

Portfolio Risk Score	Risk Level
$0 \leq RS < 24$	Conservative
$24 \leq RS < 48$	Moderate
$48 \leq RS < 79$	Aggressive
$79 \leq RS < 100$	Very Aggressive

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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.

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