Crossing Point Investment Management

Where money meets intelligence

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TACTICAL INVESTORS

Green Path Factsheets
30.06.25

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30 June 2025

Portfolio Infomation

Strategy Name	Crossing Point Green Path Strategic
Inception Date	01/07/2019
Portfolio Risk Score	45.92
Portfolio Risk Score Date	31/05/2025
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No

Investment Objective

The Green Path Strategic Portfolio is a growth strategy which invests in a globally diversified range of funds which are rigorously screened using ESG criteria. 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 funds can invest in UK and overseas equities, commercial property, fixed interest securities, natural resources, precious metals or cash.

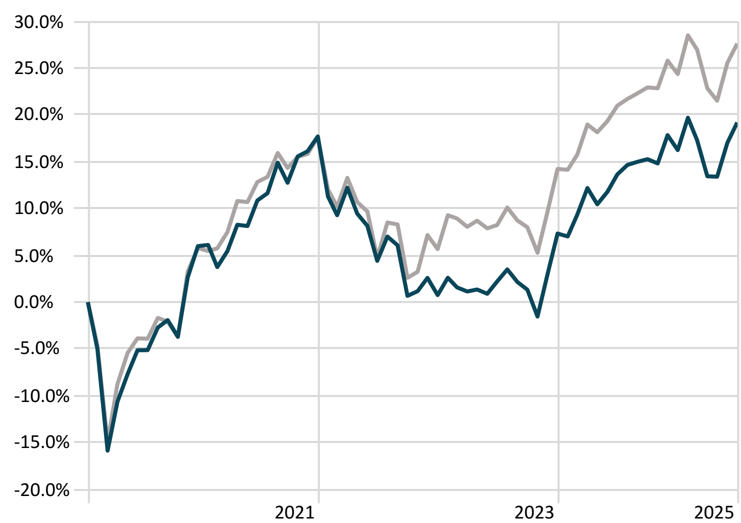
The Green Path Strategic Portfolio is benchmarked against the average performance of the IA Mixed Investment 40-85% equity sector.

Morningstar ESG Scoring

Morningstar ESG Risk Rating for Funds	
Corporate Sustainability Score	18.03
Sovereign Sustainability Score	12.98
Environmental Risk Score	3.52
Social Risk Score	7.76
Governance Risk Score	5.19

Performance Chart since launch on Feb 1st 2020

Time Period: 01/02/2020 to 30/06/2025



Crossing Point Green Path Strategic 19.2% IA Mixed Investment 40-85% Shares 27.6%

Green Path Strategic Allocation: 30/06/2025

International	12.00
US	15.00
UK	10.00
Europe	6.00
Pacific	5.00
Japan	5.00
Emerging Markets	5.00
Natural Resources	2.50
Healthcare	1.50
Sustainable Energy	5.00
Infrastructure	3.00
Equity Total	**70.00**
Fixed Income	20.00
Short Term Money Market	7.00
Cash	3.00

Trailing Returns

	1 Month	3 Months	6 Months	1 Year	3 Years	Since Launch
Green Path Strategic	1.86	5.06	2.54	4.88	14.16	19.19
IA Mixed 40-85%	1.65	3.89	2.62	5.49	21.84	27.63

Portfolio Costs

UK DFM Fee	0.30
Fund Charges - OCF	0.50

Discrete Calendar Year Returns

	01/07/2024 - 30/06/2025	01/07/2023 - 30/06/2024	01/07/2022 - 30/06/2023
Green Path Strategic	4.88	11.20	-2.11
IA Mixed 40-85%	5.49	11.79	3.32

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MABEL INSIGHTS

FE Risk Scores
Portfolio: 70
Benchmark: 67

FE fundinfo

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Source: Morningstar Direct

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30 June 2025

Portfolio Infomation

Strategy Name	Crossing Point Green Path Balanced
Inception Date	01/07/2019
Portfolio Risk Score	40.20
Portfolio Risk Score Date	31/05/2025
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No

Morningstar ESG Scoring

Morningstar ESG Risk Rating for Funds	
Corporate Sustainability Score	17.93
Sovereign Sustainability Score	12.97
Environmental Risk Score	3.26
Social Risk Score	7.70
Governance Risk Score	5.22

Green Path Balanced Allocation: 30/06/2025

International	11.30
US	13.70
UK	8.80
Europe	4.70
Pacific	4.00
Japan	4.00
Emerging Markets	4.00
Natural Resources	2.00
Healthcare	1.25
Sustainable Energy	4.00
Infrastructure	2.25
Equity Total	**60.00**
Fixed Income	28.00
Short Term Money Market	9.00
Cash	3.00

Portfolio Costs

UK DFM Fee	0.30
Fund Charges - OCF	0.47

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MABEL INSIGHTS

FE Risk Scores
Portfolio: 61
Benchmark: 49
FE fundinfo

Investment Objective

The Green Path Balanced Portfolio is a growth strategy which invests in a globally diversified range of funds which are rigorously screened using ESG criteria. 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 Green Path 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 30/06/2025

Crossing Point Green Path Balanced 17.5% IA Mixed Investment 20-60% Shares 16.5%

Trailing Returns

	1 Month	3 Months	6 Months	1 Year	3 Years	Since Launch
Green Path Balanced	1.75	4.59	2.63	5.19	14.04	17.49
IA Mixed 20-60%	1.51	3.15	3.33	5.78	17.16	16.52

Discrete Calendar Year Returns

	01/07/2024 - 30/06/2025	01/07/2023 - 30/06/2024	01/07/2022 - 30/06/2023
Green Path Balanced	5.19	10.72	-2.09
IA Mixed 20-60%	5.78	9.50	1.15

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30 June 2025

Portfolio Infomation

Strategy Name	Crossing Point Green Path Cautious
Inception Date	01/07/2019
Portfolio Risk Score	31.75
Portfolio Risk Score Date	31/05/2025
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No

Investment Objective

The Green Path Cautious Portfolio is a growth strategy which invests in a globally diversified range of funds which are rigorously screened using ESG criteria. 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 funds can invest in UK and overseas equities, commercial property, fixed interest securities, natural resources, precious metals or cash.

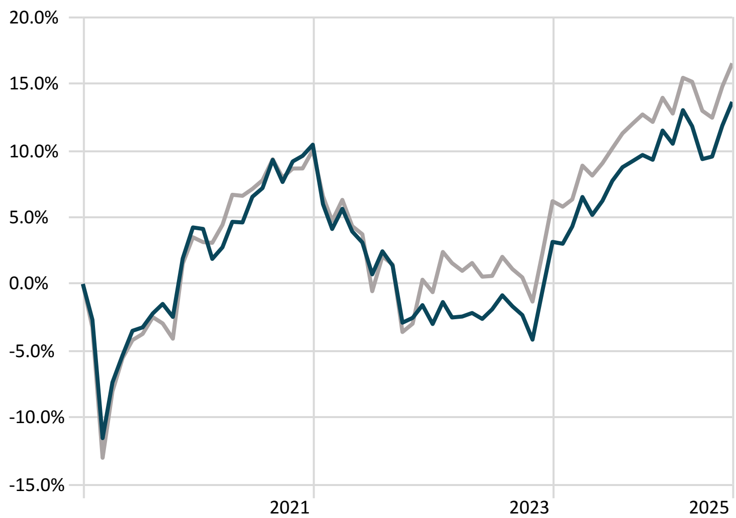
The Green Path Cautious Portfolio is benchmarked against the average performance of the IA Mixed Investment 20-60% equity sector.

Morningstar ESG Scoring

Morningstar ESG Risk Rating for Funds	
Corporate Sustainability Score	17.72
Sovereign Sustainability Score	12.99
Environmental Risk Score	2.86
Social Risk Score	7.57
Governance Risk Score	5.23

Performance Chart since launch on Feb 1st 2020

Time Period: 01/02/2020 to 30/06/2025



Crossing Point Green Path Cautious 13.6% IA Mixed Investment 20-60% Shares 16.5%

Green Path Cautious Allocation: 30/06/2025

International	10.00
US	10.00
UK	6.00
Europe	3.50
Pacific	3.00
Japan	3.00
Emerging Markets	3.00
Natural Resources	1.25
Healthcare	1.00
Sustainable Energy	3.00
Infrastructure	1.25
Equity Total	**45.00**
Fixed Income	40.00
Short Term Money Market	12.00
Cash	3.00

Trailing Returns

	1 Month	3 Months	6 Months	1 Year	3 Years	Since Launch
Green Path Cautious	1.58	3.92	2.84	5.49	12.82	13.63
IA Mixed 20-60%	1.51	3.15	3.33	5.78	17.16	16.52

Portfolio Costs

UK DFM Fee	0.30
Fund Charges - OCF	0.44

Discrete Calendar Year Returns

	01/07/2024 - 30/06/2025	01/07/2023 - 30/06/2024	01/07/2022 - 30/06/2023
Green Path Cautious	5.49	9.81	-2.60
IA Mixed 20-60%	5.78	9.50	1.15

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MABEL INSIGHTS

FE Risk Scores
Portfolio: 49
Benchmark: 49

FE fundinfo

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Morningstar ESG Scoring Definitions

Below are the data definitions for the Morningstar ESG scores that are provided on our factsheets

Morningstar ESG Risk Rating for Funds

Morningstar assigns ESG Risk Ratings by combining a portfolio's Corporate ESG Risk Rating and Sovereign ESG Risk Rating proportional to the relative weight of the (long only) corporate and sovereign positions, rounded to the nearest whole number. Sovereign Historical ESG Risk Scores and Corporate Historical ESG Risk Scores are ranked and rated separately, to represent the ESG risk of the portfolio relative to its peers for its respective corporate and sovereign positions, and then combined by their relative weights for the Portfolio ESG Risk Rating. Morningstar assigns Corporate and Sovereign ESG Risk Ratings by ranking the respective Corporate and Sovereign Historical ESG Risk Scores of all scored funds within a Morningstar Global Category. The ranked funds are divided into five groups, based on a normal distribution, and each receives a rating from "High" to "Low." For each peer group, the median scoring portfolio receives a '3' rating. Ratings are assigned to other portfolios in the peer group to achieve a normal distribution, with an exception made for cases where the scores within the peer group are not meaningfully differentiated. In practice this can mean that all portfolios within some peer groups may receive the same corporate or sovereign rating. Please note that lower risk results in a higher rating. Higher ratings indicate that a fund is, on average, invested in fewer companies or sovereign debt with a high ESG risk under Sustainalytics' ESG Risk and Country Risk methodologies, and therefore exposed to less risk driven by E, S or G factors. Percent Rank Rating Depiction Top 10% High 5 globes Next 22.5% Above Average 4 globes Next 35% Average 3 globes Next 22.5% Below Average 2 globes Bottom 10% Low 1 globe

Corporate Sustainability Rating

Morningstar assigns Corporate ESG Risk Ratings by ranking all scored funds within a Morningstar Global Category by their Historical Corporate ESG Risk Scores. The ranked funds are then divided into five groups, based on a normal distribution, and each receives a rating from "High" to "Low." For each peer group, the median scoring portfolio receives a '3' rating. Ratings are assigned to other portfolios in the peer group to achieve a normal distribution, with an exception made for cases where the scores within the peer group are not meaningfully differentiated. In practice this can mean that all portfolios within some peer groups may receive the same corporate or sovereign rating. Please note that lower risk results in a higher rating. Higher ratings indicate that a fund is, on average, invested in fewer companies or sovereign debt with a high ESG risk under Sustainalytics' ESG Risk and Country Risk methodologies, and therefore exposed to less risk driven by E, S or G factors. Percent Rank Rating Depiction Top 10% High Next 22.5% Above Average Next 35% Average Next 22.5% Below Average Bottom 10% Low

Sovereign Sustainability Rating

Morningstar assigns Sovereign ESG Risk Ratings by ranking all scored funds within a Morningstar Global Category by their Historical Sovereign ESG Risk Scores. The ranked funds are then divided into five groups, based on a normal distribution, and each receives a rating from "High" to "Low." For each peer group, the median scoring portfolio receives a '3' rating. Ratings are assigned to other portfolios in the peer group to achieve a normal distribution, with an exception made for cases where the scores within the peer group are not meaningfully differentiated. In practice this can mean that all portfolios within some peer groups may receive the same corporate or sovereign rating. Please note that lower risk results in a higher rating. Higher ratings indicate that a fund is, on average, invested in fewer companies or sovereign debt with a high ESG risk under Sustainalytics' ESG Risk and Country Risk methodologies, and therefore exposed to less risk driven by E, S or G factors. Percent Rank Rating Depiction Top 10% High Next 22.5% Above Average Next 35% Average Next 22.5% Below Average Bottom 10% Low

Environmental Risk Score

The asset-weighted average of the Company Environmental Risk scores for the covered corporate holdings in a portfolio. Company Environmental Risk Scores from Sustainalytics measure the degree to which a company's economic value may be at risk driven by environmental factors. The environmental risk represents the unmanaged environmental risk exposure after taking into account a company's management of such risks. The Environmental Risk Scores are displayed as a number between 0 and 100, though most scores range between 0 and 25.

Social Risk Score

The asset-weighted average of the Company Social Risk Scores for the covered corporate holdings in a portfolio. Company Social Risk Scores from Sustainalytics measure the degree to which a company's economic value may be at risk driven by social factors. The social risk represents the unmanaged social risk exposure after taking into account a company's management of such risks. The Social Risk Scores are displayed as a number between 0 and 100, though most scores range between 0 and 25.

Governance Risk Score

The asset-weighted average of the company Governance Risk Scores for the covered corporate holdings in a portfolio. Company Governance Risk Scores from Sustainalytics measure the degree to which a company's economic value may be at risk driven by governance factors. The governance risk represents the unmanaged governance risk exposure after taking into account a company's management of such risks. The Governance Risk Scores are displayed as a number between 0 and 100, though most scores range between 0 and 25.�

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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≤ RS <24	Conservative
24≤ RS <48	Moderate
48≤ RS <79	Aggressive
79≤ RS <100	Very Aggressive
100≤ RS ≤200	Extreme

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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