



Where money meets intelligence

 **crossing point**

TACTICAL INVESTORS

**Performance update and review, 31 December 2023**  
**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.

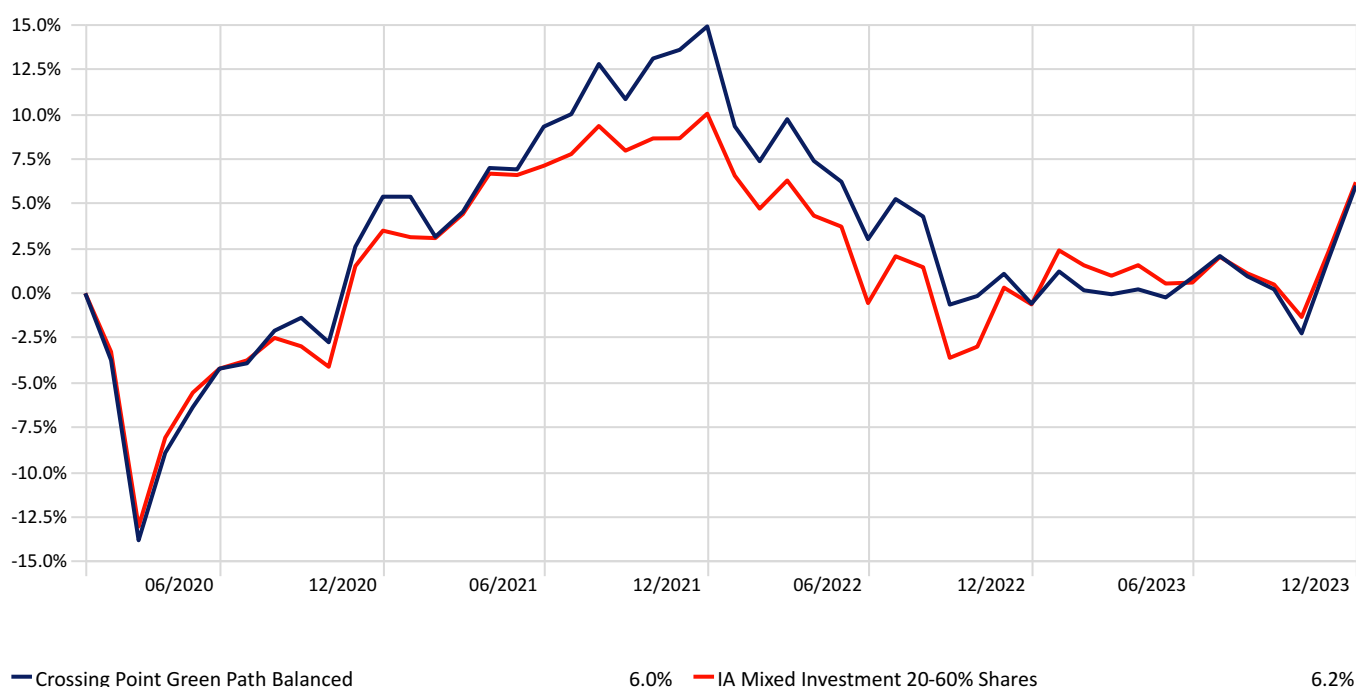
### Key Objectives:

- 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 31 December 2023 vs. the IA Mixed Investment 20-60%

#### Investment Growth

Time Period: 01/02/2020 to 31/12/2023



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 31 December 2023

	1 Month	3 Months	6 Months	1 Year	3 Years	Since Launch
Crossing Point Green Path Strategic	4.30	5.92	5.01	6.53	1.27	7.32
IA Mixed Investment 40-85% Shares	4.23	5.77	5.54	8.10	8.00	14.23
Crossing Point Green Path Balanced	4.05	5.77	5.09	6.62	0.58	6.01
Crossing Point Green Path Cautious	3.71	5.61	5.22	6.51	-0.88	3.31
IA Mixed Investment 20-60% Shares	3.82	5.68	5.56	6.86	2.61	6.20

Time Period: 01/01/2021 to 31/12/2023 Calculation Benchmark: Multiple

	Std Dev	Alpha	Beta	Max Drawdown	Sharpe Ratio	Sortino Ratio
Crossing Point Green Path Strategic	8.23	-2.25	0.96	-16.36	-0.31	-0.39
IA Mixed Investment 40-85% Shares	8.31	0.00	1.00	-12.79	-0.16	-0.20
Crossing Point Green Path Balanced	7.41	-0.77	0.97	-14.91	-0.35	-0.44
Crossing Point Green Path Cautious	6.29	-1.58	0.91	-13.08	-0.42	-0.52
IA Mixed Investment 20-60% Shares	6.91	0.00	1.00	-12.38	-0.30	-0.38

## Green Path Portfolio Asset Allocation

Our Green Path portfolios use a traditional 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: 31/12/2023

	Strategic	Balanced	Cautious
International	12.00	11.30	10.00
US	15.00	13.70	9.70
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	3.00	2.50	1.75
Property	2.00	1.50	1.00
Sustainable Energy	5.00	4.00	3.00
Infrastructure	2.00	1.50	1.05
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
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

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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: 25-49, Aggressive: 50-81, Very Aggressive: 82-100, 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	25 - 49	Cautious to moderate	30 - 40	55 - 65
Aggressive	50 - 81	Moderate	40 - 55	65 - 75
Very Aggressive	82 - 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	46.13	Moderate	31/12/2023
Green Path Balanced	39.49	Moderate	31/12/2023
Green Path Cautious	29.46	Moderate	31/12/2023

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, 31 December 2023

All charges are correct at 31.12.2023. 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
Green Path Strategic	0.30%	0.54%	0.11%
Green Path Balanced	0.30%	0.52%	0.10%
Green Path Cautious	0.30%	0.49%	0.10%

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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 tactical trading, holdings will be regularly 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 quoted on an annualised basis and calculated through Morningstar Direct. 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.

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 charged at any time, their value will depend on individual circumstances.

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