



Costs and Charges, 2.12.24

Guardian Portfolios

Current costs	Guardian Defensive	Guardian Cautious	Guardian Balanced	Guardian Strategic	Guardian Adventurous	Guardian Speculative
DFM Charge	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
Ongoing charges (OCF)	0.20%	0.20%	0.21%	0.22%	0.22%	0.22%
Transactional Charges	0.06%	0.06%	0.06%	0.06%	0.06%	0.05%
Incidental Costs	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Charge	0.56%	0.56%	0.57%	0.58%	0.58%	0.57%

Default Guardian Portfolios if fully invested

Default costs	Guardian Defensive	Guardian Cautious	Guardian Balanced	Guardian Strategic	Guardian Adventurous	Guardian Speculative
DFM Charge	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
Ongoing charges (OCF)	0.20%	0.20%	0.21%	0.22%	0.22%	0.22%
Transactional Charges	0.06%	0.06%	0.06%	0.06%	0.06%	0.05%
Incidental Costs	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Charge	0.56%	0.56%	0.57%	0.58%	0.58%	0.57%

Fusion Portfolios

Current costs	Fusion Defensive	Fusion Cautious	Fusion Balanced	Fusion Strategic	Fusion Adventurous	Fusion Speculative
DFM Charge	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
Ongoing charges (OCF)	0.31%	0.32%	0.38%	0.41%	0.43%	0.44%
Transactional Charges	0.09%	0.08%	0.09%	0.10%	0.10%	0.10%
Incidental Costs	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Charge	0.70%	0.70%	0.77%	0.81%	0.83%	0.84%

Default Fusion Portfolios if fully invested

Default costs	Fusion Defensive	Fusion Cautious	Fusion Balanced	Fusion Strategic	Fusion Adventurous	Fusion Speculative
DFM Charge	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
Ongoing charges (OCF)	0.30%	0.32%	0.37%	0.40%	0.43%	0.44%
Transactional Charges	0.09%	0.08%	0.09%	0.10%	0.10%	0.10%
Incidental Costs	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Charge	0.69%	0.70%	0.76%	0.80%	0.83%	0.84%

Charges sourced from FE Analytics. The charges may vary across the various platforms where the portfolios are available. For Green Path and Heritage portfolios, due to the nature of ETFs and Investment Trusts, dealing charges will apply. The impact of different transaction, platform, and incidental costs may mean that illustrations from different platforms show different total costs. Crossing Point is authorised and regulated by the Financial Conduct Authority. FCA number 813549.



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Growth Portfolios

Current costs	Growth Defensive	Growth Cautious	Growth Balanced	Growth Strategic	Growth Adventurous	Growth Speculative
DFM Charge	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
Ongoing charges (OCF)	0.27%	0.30%	0.34%	0.36%	0.38%	0.40%
Transactional Charges	0.06%	0.07%	0.08%	0.08%	0.09%	0.09%
Incidental Costs	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Charge	0.48%	0.52%	0.57%	0.59%	0.62%	0.64%

Passive Portfolios

Current costs	Passive Highly Defensive	Passive Defensive	Passive Cautious	Passive Balanced	Passive Strategic	Passive Adventurous	Passive Speculative
DFM Charge	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
Ongoing charges (OCF)	0.13%	0.14%	0.14%	0.13%	0.13%	0.12%	0.12%
Transactional Charges	0.05%	0.06%	0.05%	0.05%	0.05%	0.05%	0.04%
Incidental Costs	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Charge	0.33%	0.35%	0.34%	0.33%	0.33%	0.32%	0.31%

Heritage Portfolios

Current costs	Heritage Cautious	Heritage Balanced	Heritage Strategic	Heritage Adventurous
DFM Charge	0.30%	0.30%	0.30%	0.30%
Ongoing charges (OCF)	0.48%	0.55%	0.59%	0.66%
Transactional Charges	0.14%	0.12%	0.10%	0.09%
Incidental Costs	0.00%	0.00%	0.00%	0.01%
Total Charge	0.92%	0.97%	0.99%	1.06%

Green Path Portfolios

Current costs	Green Path Cautious	Green Path Balanced	Green Path Strategic
DFM Charge	0.30%	0.30%	0.30%
Ongoing charges (OCF)	0.45%	0.48%	0.51%
Transactional Charges	0.09%	0.09%	0.09%
Incidental Costs	0.00%	0.00%	0.00%
Total Charge	0.84%	0.87%	0.90%

Charges sourced from FE Analytics. The charges may vary across the various platforms where the portfolios are available. For Green Path and Heritage portfolios, due to the nature of ETFs and Investment Trusts, dealing charges will apply. The impact of different transaction, platform, and incidental costs may mean that illustrations from different platforms show different total costs. Crossing Point is authorised and regulated by the Financial Conduct Authority. FCA number 813549.



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