

Costs and Charges, 30.09.23

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)	0.26%	0.26%	0.24%	0.24%	0.22%	0.19%
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	0.62%	0.62%	0.60%	0.60%	0.58%	0.54%

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)	0.53%	0.57%	0.60%
Transactional Charges	0.12%	0.12%	0.13%
Incidental Costs	0.00%	0.00%	0.00%
Total Charge	0.95%	0.99%	1.03%

Heritage Portfolios

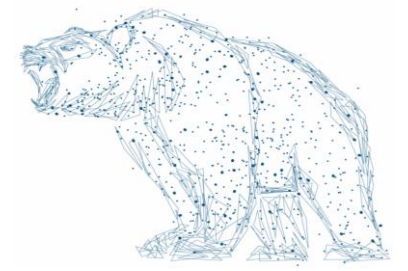
Current costs	Heritage Cautious	Heritage Balanced	Heritage Strategic	Heritage Adventurous
DFM Charge	0.30%	0.30%	0.30%	0.30%
Ongoing charges (OCF)	0.56%	0.65%	0.72%	0.82%
Transactional Charges	0.13%	0.15%	0.17%	0.19%
Incidental Costs	0.01%	0.01%	0.01%	0.02%
Total Charge	1.00%	1.11%	1.20%	1.33%

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)	0.35%	0.37%	0.42%	0.45%	0.46%	0.47%
Transactional Charges	0.08%	0.09%	0.10%	0.11%	0.11%	0.11%
Incidental Costs	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Charge	0.73%	0.76%	0.82%	0.86%	0.87%	0.88%

Charges applicable to Nucleus platform. The charges may vary across the various platforms where the portfolios are available.

Crossing Point is authorised and regulated by the Financial Conduct Authority. FCA number 813549.



Default Costs and Charges, 30.09.23

- Our default portfolios give an idea of what the costs and charges would be if we were fully invested into the market.

Default Guardian Portfolios

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)	0.26%	0.26%	0.24%	0.24%	0.22%	0.19%
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	0.62%	0.62%	0.60%	0.60%	0.58%	0.54%

Default Green Path Portfolios

Default costs	Green Path Cautious	Green Path Balanced	Green Path Strategic
DFM Charge	0.30%	0.30%	0.30%
Ongoing charges (OCF)	0.53%	0.57%	0.60%
Transactional Charges	0.12%	0.12%	0.13%
Incidental Costs	0.00%	0.00%	0.00%
Total Charge	0.95%	0.99%	1.03%

Default Heritage Portfolios

Default costs	Heritage Cautious	Heritage Balanced	Heritage Strategic	Heritage Adventurous
DFM Charge	0.30%	0.30%	0.30%	0.30%
Ongoing charges (OCF)	0.56%	0.65%	0.72%	0.82%
Transactional Charges	0.13%	0.15%	0.17%	0.19%
Incidental Costs	0.01%	0.01%	0.01%	0.02%
Total Charge	1.00%	1.11%	1.20%	1.33%

Default Fusion Portfolios

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)	0.35%	0.37%	0.42%	0.45%	0.46%	0.47%
Transactional Charges	0.08%	0.09%	0.10%	0.11%	0.11%	0.11%
Incidental Costs	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Charge	0.73%	0.76%	0.82%	0.86%	0.87%	0.88%

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