



## Costs and Charges, 31.01.25

### 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)	0.19%	0.20%	0.21%	0.22%	0.22%	0.22%
Transactional Charges	0.05%	0.05%	0.05%	0.05%	0.06%	0.06%
Incidental Costs	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Total Charge</b>	<b>0.54%</b>	<b>0.55%</b>	<b>0.56%</b>	<b>0.57%</b>	<b>0.58%</b>	<b>0.58%</b>

### 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)	0.19%	0.20%	0.21%	0.22%	0.22%	0.22%
Transactional Charges	0.05%	0.05%	0.05%	0.05%	0.06%	0.06%
Incidental Costs	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Total Charge</b>	<b>0.54%</b>	<b>0.55%</b>	<b>0.56%</b>	<b>0.57%</b>	<b>0.58%</b>	<b>0.58%</b>

### 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%	0.37%	0.40%	0.43%	0.44%
Transactional Charges	0.07%	0.07%	0.09%	0.10%	0.10%	0.10%
Incidental Costs	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Total Charge</b>	<b>0.68%</b>	<b>0.69%</b>	<b>0.76%</b>	<b>0.80%</b>	<b>0.83%</b>	<b>0.84%</b>

### 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%	0.42%	0.44%
Transactional Charges	0.07%	0.07%	0.09%	0.10%	0.10%	0.10%
Incidental Costs	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Total Charge</b>	<b>0.67%</b>	<b>0.69%</b>	<b>0.76%</b>	<b>0.80%</b>	<b>0.82%</b>	<b>0.84%</b>

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.



## Costs and Charges, 31.01.25

### 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)	0.29%	0.30%	0.35%	0.36%	0.37%	0.37%
Transactional Charges	0.07%	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	0.51%	0.52%	0.58%	0.59%	0.61%	0.61%

### 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	0.03%	0.05%	0.04%	0.05%	0.05%	0.05%	0.05%
Incidental Costs	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Charge	0.31%	0.34%	0.33%	0.33%	0.33%	0.32%	0.32%

### 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)	0.46%	0.52%	0.56%	0.62%
Transactional Charges	0.13%	0.10%	0.09%	0.08%
Incidental Costs	0.04%	0.06%	0.08%	0.09%
Total Charge	0.93%	0.98%	1.03%	1.09%

### 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)	0.44%	0.48%	0.51%
Transactional Charges	0.08%	0.08%	0.08%
Incidental Costs	0.00%	0.00%	0.00%
Total Charge	0.82%	0.86%	0.89%

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.



## 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 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. For Green Path and Heritage portfolios, due to the nature of ETFs and Investment Trusts, dealing charges will apply. OCF and dealing charges (where applicable) 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.

The information provided by Morningstar Direct and FE fundinfo is used at your own risk. Morningstar and FE fundinfo take care to ensure that the information provided is correct. Neither Morningstar or Crossing Point Investment Management warrants or guarantee the content of the information, nor do we accept any responsibility for error, inaccuracies, omissions, or any inconsistencies herein.

Detail of the nature of the investments, the commitment required, and the specific risk warnings are described in the Crossing Point Investment Management Terms of Business with a financial adviser. Reference to any particular fund or portfolio does not constitute a recommendation for investment purposes. Indices are used for comparative purposes only. Persons who do not have professional experience in matters relating to investments should speak with a financial adviser before making an investment decision.

Issued by Crossing Point Investment Management Ltd (registered no.08776208) is authorised and regulated by the Financial Conduct Authority (FCA no. 813549), Registered address Suite 1, 2<sup>nd</sup> Floor, Urban Village, 220 High Street, Swansea, SA2 OPA. For your protection, calls may be monitored and recorded for training and quality assurance purposes.

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.