

31 Dec 2023

EDITION 21

### Portfolio Information

Strategy Name	Crossing Point Heritage Cautious
Inception Date	02/12/2019
Portfolio Risk Score	28.90
Portfolio Risk Score Date	31/12/2023
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No

Time Period: 01/01/2021 to 31/12/2023

	Heritage Cautious	IA Mixed 20-60%
Std Dev	7.19	6.91
Alpha	-4.19	0.00
Beta	0.91	1.00
Sharpe Ratio	-0.61	-0.30
Sortino Ratio	-0.74	-0.38
Max Drawdown	-18.11	-12.38

### Heritage Cautious Allocation: 31/12/2023

International	9.75
US	6.00
UK	7.00
Europe	3.00
Japan	2.25
Pacific	3.00
Emerging Markets	2.50
Property	3.25
Clean Energy	2.75
Technology	2.50
Financials	2.00
Mining	1.00
<b>Equity Total</b>	<b>45.00</b>
Fixed Income	52.00
Short Term Money Market	0.00
Cash	3.00

### Portfolio Costs

UK DFM Fee	0.30
Fund Charges - OCF	0.57



FE Risk Scores

Portfolio: 57

Benchmark: 54



### Investment Objective

The Heritage Cautious Portfolio is a growth strategy with an equity allocation comprised primarily of investment trusts. It is aimed at medium to long-term investors who are seeking capital growth from a cautious portfolio of diversified investments.

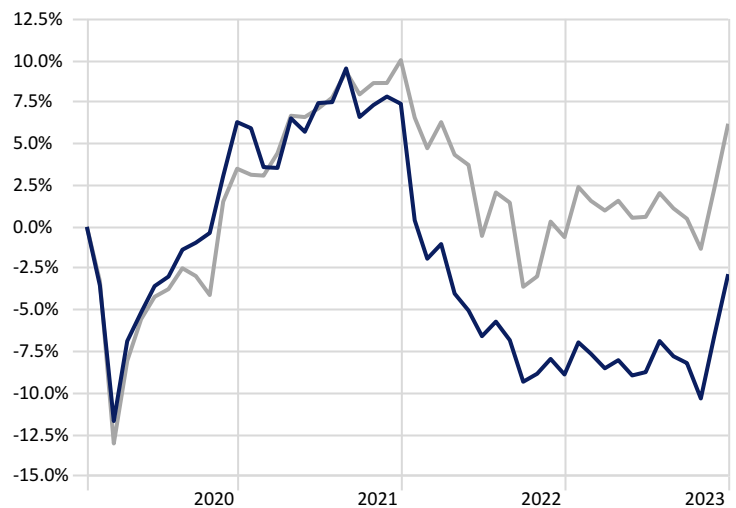
The equity element of this portfolio will not exceed 45%.

The chosen investment trusts and funds can invest in UK and overseas equities, commercial property, fixed interest securities, natural resources, precious metals or cash.

The Heritage Cautious 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 31/12/2023



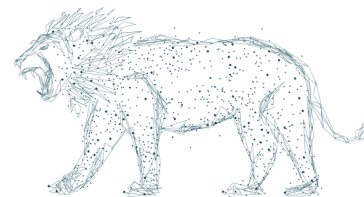
— Crossing Point Heritage Cautious -2.8% — IA Mixed Investment 20-60% Shares 6.2%

### Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Launch
Heritage Cautious	5.82	6.45	6.62	-8.60	-2.84
IA Mixed 20-60%	5.68	5.56	6.86	2.61	6.20

### Discrete Calendar Year Returns

	01/01/2023 - 31/12/2023	01/01/2022 - 31/12/2022	01/01/2021 - 31/12/2021
Heritage Cautious	6.62	-15.15	1.04
IA Mixed 20-60%	6.86	-9.67	6.31



## 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 the choice of funds will be based purely on Crossing Point Discretionary Fund Managers' experience within the market. 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 are shown applicable to the Nucleus Platform. This charge may vary across the various platforms where the portfolios are available. Please refer to your investment adviser for details.

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