

30 Sept 2024

### Portfolio Information

Strategy Name	Crossing Point Heritage Adventurous
Inception Date	02/12/2019
Portfolio Risk Score	69.97
Portfolio Risk Score Date	31/08/2024
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No

Time Period: 01/10/2021 to 30/09/2024

	Heritage Adventurous	IA Mixed 40-85%
Std Dev	11.09	8.12
Alpha	-6.64	0.00
Beta	1.08	1.00
Sharpe Ratio	-0.51	-0.11
Sortino Ratio	-0.62	-0.14
Max Drawdown	-27.40	-12.79

### Heritage Adventurous Allocation: 30/09/2024

International	18.00
US	13.00
UK	14.50
Europe	6.00
Japan	4.00
Pacific	5.50
Emerging Markets	6.50
Property	2.00
Sustainable Energy	4.50
Infrastructure	2.00
Technology	4.00
Financials	3.00
Mining	2.00
<b>Equity Total</b>	<b>85.00</b>
Fixed Income	12.00
Short Term Money Market	0.00
Cash	3.00

### Portfolio Costs

UK DFM Fee	0.30
Fund Charges - OCF	0.81



FE Risk Scores  
Portfolio: 102  
Benchmark: 68



### Investment Objective

The Heritage Adventurous 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 an adventurous portfolio of diversified investments.

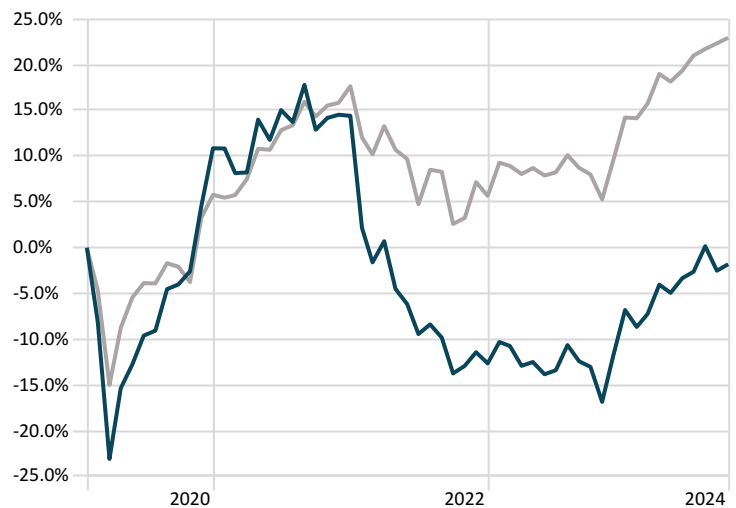
The equity element of this portfolio will not exceed 85%.

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 Adventurous Portfolio is benchmarked against the average performance of the IA Mixed Investment 40-85% equity sector.

### Performance Chart since launch on Feb 1st 2020

Time Period: 01/02/2020 to 30/09/2024



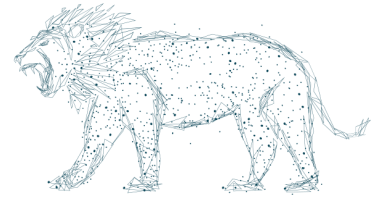
— Crossing Point Heritage Adventurous -1.8% — IA Mixed Investment 40-85% Shares 22.9%

### Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Launch
Heritage Adventurous	0.84	2.33	12.89	-13.02	-1.81
IA Mixed 40-85%	1.61	3.33	13.83	7.53	22.94

### Discrete Calendar Year Returns

	01/10/2023 - 30/09/2024	01/10/2022 - 30/09/2023	01/10/2021 - 30/09/2022
Heritage Adventurous	12.89	0.83	-23.59
IA Mixed 40-85%	13.83	5.27	-10.27



## 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. 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 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.

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