

28 Feb 2025

## Portfolio Information

|                           |                                |
|---------------------------|--------------------------------|
| Strategy Name             | Crossing Point Fusion Balanced |
| Inception Date            | 24/05/2022                     |
| Portfolio Risk Score      | 32.81                          |
| Portfolio Risk Score Date | 28/02/2025                     |
| Base Currency             | Pound Sterling                 |
| On or Off Platform        | On                             |
| Managed Portfolio         | Yes                            |
| VAT on Fees               | No                             |

Time Period: 01/06/2022 to 28/02/2025

|                    | Fusion<br>Balanced | IA Mixed<br>20-60% |
|--------------------|--------------------|--------------------|
| Alpha              | 0.95               | 0.00               |
| Beta               | 0.84               | 1.00               |
| Sortino Ratio      | 0.01               | -0.10              |
| Max Drawdown       | -3.90              | -7.06              |
| Std Dev            | 5.48               | 6.81               |
| Down Capture Ratio | 72.00              | 100.00             |
| Up Capture Ratio   | 92.68              | 100.00             |

## Fusion Balanced Allocation: 28/02/2025

|                         | Balanced<br>Current | Balanced<br>Default |
|-------------------------|---------------------|---------------------|
| International           | 11.25               | 11.25               |
| US                      | 12.25               | 12.25               |
| UK                      | 6.00                | 6.00                |
| Europe                  | 4.86                | 5.25                |
| Pacific                 | 4.50                | 4.50                |
| Japan                   | 4.00                | 4.00                |
| Emerging Markets        | 4.50                | 4.50                |
| Industrials             | 1.25                | 1.25                |
| Property                | 1.00                | 1.00                |
| Technology              | 4.75                | 4.75                |
| Sustainable Energy      | 1.25                | 1.25                |
| Insurance               | 3.00                | 3.00                |
| Infrastructure          | 1.00                | 1.00                |
| <b>Equity Total</b>     | <b>59.61</b>        | <b>60.00</b>        |
| Fixed Income            | 30.74               | 30.50               |
| Short Term Money Market | 6.65                | 6.50                |
| Cash                    | 3.00                | 3.00                |

## Portfolio Costs

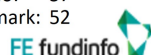
|                    |      |      |
|--------------------|------|------|
| UK DFM Fee         | 0.30 | 0.30 |
| Fund Charges - OCF | 0.37 | 0.37 |



FE Risk Scores

Portfolio: 57

Benchmark: 52



## Investment Objective

The Fusion Balanced Portfolio is a tactically-traded growth strategy that invests in a mix of active, passive and ESG funds to achieve greater exposure and diversification. It uses a trend-following overlay as an additional layer of risk control intended to reduce volatility, sequence of returns risk, and maximum drawdowns. It is aimed at medium to long-term investors who are seeking capital growth from a diversified portfolio designed to assist in an efficient, reliable, low-cost accumulation investment and pension strategy.

The equity element of this portfolio will not exceed 60% but may in times of market weakness be reduced and be replaced by safer alternative assets such as bonds, money market instruments and cash. Fusion trading strategies seek to invest into equities when market momentum is rising but retain profits by moving to safer alternative assets when market momentum falls with the aim of enhancing overall gain and reducing risk of loss.

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

The Fusion Balanced Portfolio is benchmarked against the average performance of the IA Mixed Investment 20-60% equity sector.

## Performance Chart Since Inception

Time Period: 25/05/2022 to 28/02/2025



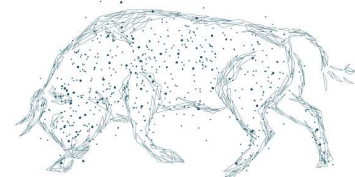
— Crossing Point Fusion Balanced 15.9% — IA Mixed Investment 20-60% Shares 12.5%

## Trailing Returns

|                 | 1 Month | 3 Months | 6 Months | 1 Year | Since Launch |
|-----------------|---------|----------|----------|--------|--------------|
| Fusion Balanced | -1.43   | 0.87     | 3.79     | 9.49   | 15.93        |
| IA Mixed 20-60% | -0.26   | 1.05     | 2.80     | 8.29   | 12.53        |

## Discrete Calendar Year Returns

|                 | 01/03/2024 -<br>28/02/2025 | 01/03/2023 -<br>28/02/2024 | 01/03/2022 -<br>28/02/2023 |
|-----------------|----------------------------|----------------------------|----------------------------|
| Fusion Balanced | 9.49                       | 7.00                       | —                          |
| IA Mixed 20-60% | 8.29                       | 4.70                       | -3.02                      |



## 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.

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