



Where money meets intelligence

 **crossing point**

TACTICAL INVESTORS

Performance update and review, 30 June 2024  
Growth Portfolios



## Growth Portfolios

Growth portfolios bring together a blend of low-cost equity and bond index trackers as well as leading active investment funds invested on a buy and hold basis. This blend seeks to bring the best of low-cost passive and leading active management into one portfolio range to provide a diversification of assets focused on capital growth at a competitive price. The portfolios use a diversified asset allocation which is further refined and informed by our unique trend and market sentiment indicators. The Growth portfolios are aimed at medium to long-term investors who are seeking capital growth from a portfolio of diversified investments across global equity and bond markets at a very low cost.

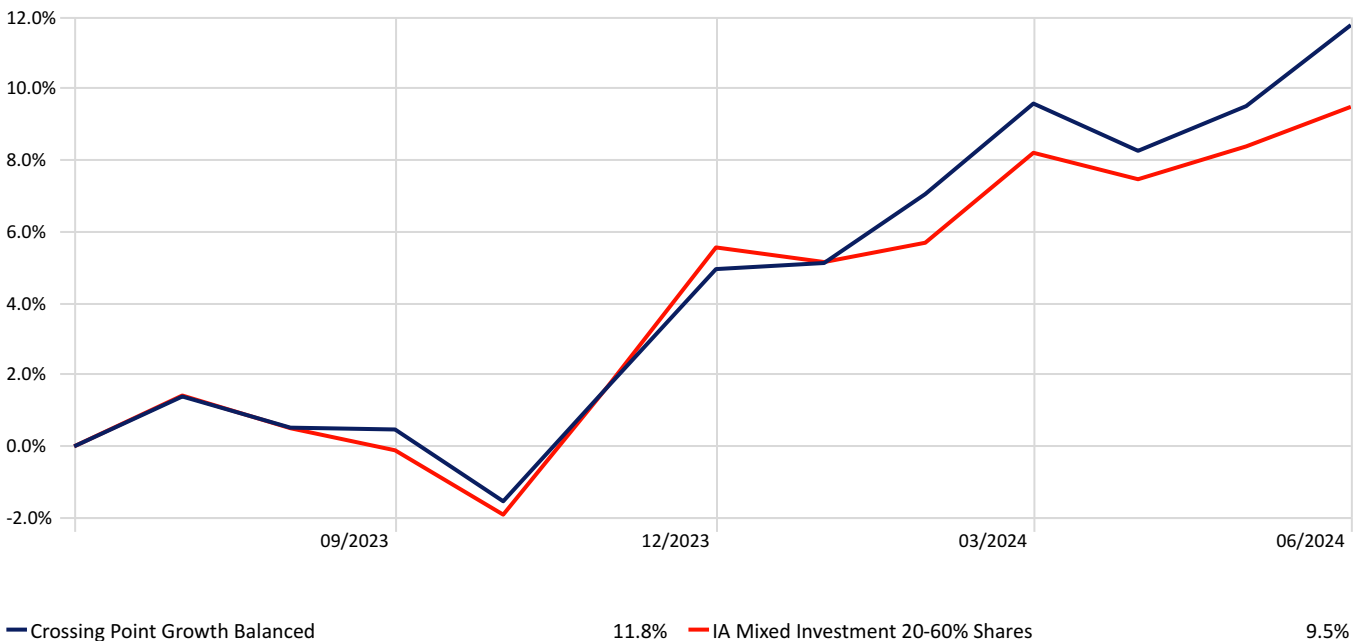
### Key Objectives:

- Focuses on growth and capital preservation
- Diversified assets in active and passive funds
- Reduced DFM fees

## Growth Balanced Portfolio Performance Since Portfolio Inception on 1 July 2023 to 30 June 2024 vs IA Mixed Investment 20-60%

### Investment Growth Since

Time Period: 01/07/2023 to 30/06/2024



Past performance is not a guarantee of future performance. The value of investments and any income from them can fall and you may get back less than you invested. The performance demonstrated is inclusive of ongoing fund charges but gross of transactional, platform, incidental, DFM and IFA charges, all of which will reduce the performance and eventual returns over the long term.



## Growth Portfolio Performance Since Inception (01.07.2023) to 30 June 2024

	1 Month	3 Months	6 Months	1 Year	3 Year	Since Inception
Crossing Point Growth Speculative	2.57	2.63	9.60	15.71	—	15.71
IA Flexible Investment	1.29	1.66	6.22	11.58	2.39	11.58
Crossing Point Growth Adventurous	2.35	2.32	8.31	14.29	—	14.29
Crossing Point Growth Strategic	2.11	1.96	6.92	12.38	—	12.38
IA Mixed Investment 40-85% Shares	1.37	1.69	5.92	11.79	2.35	11.79
Crossing Point Growth Balanced	2.07	2.00	6.50	11.78	—	11.78
Crossing Point Growth Cautious	1.76	1.55	5.17	10.04	—	10.04
IA Mixed Investment 20-60% Shares	1.02	1.19	3.73	9.50	0.94	9.50
Crossing Point Growth Defensive	1.47	1.26	4.14	8.77	—	8.77
IA Mixed Investment 0-35% Shares	1.09	0.67	2.12	7.58	-0.54	7.58

## Growth Portfolio 1 Year Ratio Table to 30 June 2024

Time Period: 01/07/2023 to 30/06/2024 Calculation Benchmark: Multiple

	Std Dev	Alpha	Beta	Max Drawdown	Sharpe Ratio	Sortino Ratio
Crossing Point Growth Speculative	8.03	3.64	1.02	-4.26	0.68	1.20
IA Flexible Investment	7.08	0.00	1.00	-4.50	0.40	0.69
Crossing Point Growth Adventurous	7.30	2.47	0.96	-3.66	0.61	1.07
Crossing Point Growth Strategic	6.58	0.93	0.92	-3.28	0.48	0.84
IA Mixed Investment 40-85% Shares	7.27	0.00	1.00	-4.39	0.41	0.71
Crossing Point Growth Balanced	6.01	2.26	0.94	-2.89	0.45	0.78
Crossing Point Growth Cautious	4.96	0.83	0.87	-2.05	0.33	0.56
IA Mixed Investment 20-60% Shares	6.23	0.00	1.00	-3.29	0.26	0.45
Crossing Point Growth Defensive	4.37	1.21	0.87	-1.58	0.23	0.38
IA Mixed Investment 0-35% Shares	5.57	0.00	1.00	-2.46	0.11	0.18

Past performance is not a guarantee of future performance. The value of investments and any income from them can fall and you may get back less than you invested. The performance demonstrated is inclusive of ongoing fund charges but gross of transactional, platform, incidental, DFM and IFA charges, all of which will reduce the performance and eventual returns over the long term.



## Growth Portfolios Asset Allocation

### 30.06.24 Current Allocations

Our Growth portfolios use a diversified asset allocation model that is enhanced by the market intelligence gathered from our unique trend analysis and market sentiment indicators.

Growth Allocation: 30/06/2024

	Speculative	Adventurous	Strategic	Balanced	Cautious	Defensive
International	19.75	16.25	11.25	10.75	8.00	6.50
US	19.00	15.50	13.00	10.50	9.00	6.50
UK	11.00	9.25	7.00	6.00	5.00	4.00
Europe	8.25	7.95	6.50	5.75	3.50	3.00
Pacific	7.00	6.50	5.75	4.50	3.00	2.00
Japan	7.00	6.00	5.50	4.25	3.00	2.50
Emerging Markets	8.00	7.50	7.00	7.00	4.00	3.00
Gold	0.00	0.00	0.00	0.00	0.00	0.00
Natural Resources	0.00	0.00	0.00	0.00	0.00	0.00
Property	4.00	3.75	3.75	2.00	2.00	2.00
Technology	6.00	6.00	4.75	4.75	3.50	2.50
Sustainable Energy	3.50	2.80	2.00	1.50	1.00	1.00
Insurance	3.50	3.50	3.50	3.00	3.00	2.00
Infrastructure	0.00	0.00	0.00	0.00	0.00	0.00
Equity Total	97.00	85.00	70.00	60.00	45.00	35.00
Fixed Income	0.00	12.00	26.00	33.00	45.50	55.00
Short Term Money Market	0.00	0.00	1.00	4.00	6.50	7.00
Cash	3.00	3.00	3.00	3.00	3.00	3.00
Total	100.00	100.00	100.00	100.00	100.00	100.00

## Growth Portfolio Costs, 30th June

### Portfolio Costs

	DFM Charge	Fund Cost	Transaction Costs	Total
Growth Speculative	0.15%	0.41%	0.09%	<b>0.65%</b>
Growth Adventurous	0.15%	0.39%	0.10%	<b>0.64%</b>
Growth Strategic	0.15%	0.37%	0.09%	<b>0.61%</b>
Growth Balanced	0.15%	0.34%	0.08%	<b>0.57%</b>
Growth Cautious	0.15%	0.30%	0.07%	<b>0.52%</b>
Growth Defensive	0.15%	0.27%	0.06%	<b>0.48%</b>

Fund costs at 30/06/2024 from FE Fundinfo.

Excludes platform charge and incidental charges.

The impact of different transaction, platform, and incidental costs may mean illustrations from platforms show different total costs.

Past performance is not a guarantee of future performance. The value of investments and any income from them can fall and you may get back less than you invested. The performance demonstrated is inclusive of ongoing fund charges but gross of transactional, platform, incidental, DFM and IFA charges, all of which will reduce the performance and eventual returns over the long term.



Platform Availability - On Request



Past performance is not a guarantee of future performance. The value of investments and any income from them can fall and you may get back less than you invested. The performance demonstrated is inclusive of ongoing fund charges but gross of transactional, platform, incidental, DFM and IFA charges, all of which will reduce the performance and eventual returns over the long term.



## 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.

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 7 Uplands Crescent, Swansea, SA2 0PA. For your protection, calls may be monitored and recorded for training and quality assurance purposes.