

1 Month 3 Months 6 Months 1 Year 3 Years Since Inception

Trailing Returns

Source Data: Total, Daily Return

	01/03/2025 - 31/03/2025	01/01/2025 - 31/03/2025	01/10/2024 - 31/03/2025	01/04/2024 - 31/03/2025	01/04/2022 - 31/03/2025	01/02/2020 - 31/03/2025
Crossing Point Heritage Adventurous	-4.88	-4.27	-0.95	1.35	-3.42	-2.74
Crossing Point Heritage Strategic	-4.04	-3.23	-0.70	1.92	-1.38	-1.09
IA Mixed Investment 40-85% Shares	-3.25	-1.22	-0.08	3.25	8.45	22.85
Crossing Point Heritage Balanced	-3.61	-2.75	-0.95	1.71	-0.18	0.40
Crossing Point Heritage Cautious	-2.77	-1.76	-1.08	1.97	1.37	0.33
IA Mixed Investment 20-60% Shares	-1.89	0.18	0.25	3.77	6.28	12.97

Discrete Calendar Year Returns

Source Data: Total, Daily Return

	01/04/2024 - 31/03/2025	01/04/2023 - 31/03/2024	01/04/2022 - 31/03/2023
Crossing Point Heritage Adventurous	1.35	10.19	-13.52
Crossing Point Heritage Strategic	1.92	9.42	-11.56
IA Mixed Investment 40-85% Shares	3.25	10.12	-4.62
Crossing Point Heritage Balanced	1.71	8.81	-9.80
Crossing Point Heritage Cautious	1.97	7.54	-7.56
IA Mixed Investment 20-60% Shares	3.77	7.80	-5.00

Time Period: 01/02/2020 to 31/03/2025 Calculation Benchmark: Multiple

	Std Dev	Alpha	Beta
Crossing Point Heritage Adventurous	14.66	-4.14	1.18
Crossing Point Heritage Strategic	12.31	-4.01	1.07
IA Mixed Investment 40-85% Shares	10.08	0.00	1.00
Crossing Point Heritage Balanced	10.39	-2.07	1.03
Crossing Point Heritage Cautious	8.27	-2.36	0.92
IA Mixed Investment 20-60% Shares	8.36	0.00	1.00

Portfolio Risk Score

The Morningstar Portfolio Risk Score (MPRS) was rescaled as of 3/31/2023. Prior to this date the score was unscaled, all data from February 2023 on are rescaled to the below ranges. MPRS measures the overall risk of portfolios, including client portfolios, model portfolios, and fund portfolios. MPRS uses Morningstar Risk Model's holdings-based analysis to derive a risk estimate and score for each portfolio, and Morningstar's multi-asset Target Allocation Indexes to define the following risk ranges:

Portfolio Risk Score Risk Level

0 ≤ RS < 24	Conservative
24 ≤ RS < 48	Moderate
48 ≤ RS < 79	Aggressive
79 ≤ RS < 100	Very Aggressive
100 ≤ RS ≤ 200	Extreme

Morningstar Risk Scores

	Portfolio Risk Score	Portfolio Risk Score Date
Crossing Point Guardian Adventurous	49.47	31/03/2025
Crossing Point Guardian Strategic	42.54	31/03/2025
Crossing Point Guardian Balanced	36.85	31/03/2025
Crossing Point Guardian Cautious	28.23	31/03/2025
Crossing Point Guardian Defensive	20.17	31/03/2025
Crossing Point Fusion Adventurous	42.43	31/03/2025
Crossing Point Fusion Strategic	36.71	31/03/2025
Crossing Point Fusion Balanced	33.33	31/03/2025
Crossing Point Fusion Cautious	24.69	31/03/2025
Crossing Point Fusion Defensive	21.20	31/03/2025
Crossing Point Green Path Strategic	45.91	31/03/2025
Crossing Point Green Path Balanced	40.17	31/03/2025
Crossing Point Green Path Cautious	31.73	31/03/2025
Crossing Point Heritage Adventurous	70.34	31/03/2025
Crossing Point Heritage Strategic	58.45	31/03/2025
Crossing Point Heritage Balanced	50.47	31/03/2025
Crossing Point Heritage Cautious	38.60	31/03/2025