

Where money meets intelligence



crossing point

TACTICAL INVESTORS

Performance update and review, 30 June 2024
Passive Portfolios



Passive Portfolios

The Passive model portfolios invest in a globally diversified range of index-tracking and bond funds, at least 90% of which are passive. The portfolios use a diversified asset allocation which is further refined and informed by our unique trend and market sentiment indicators. The Passive 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.

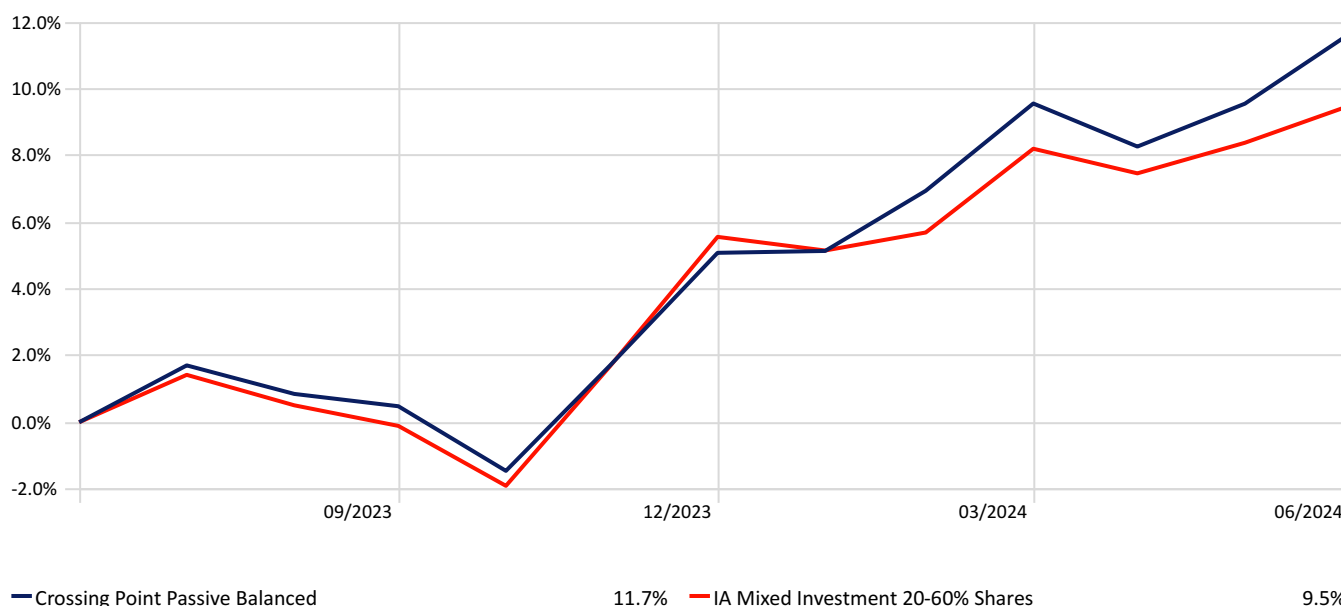
Key Objectives:

- Focuses on growth and capital preservation
- Invests in low cost, mainly passive index tracking funds
- Reduced DFM fees

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

Investment Growth

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.



Passive Portfolio Performance Since Inception (01.07.2023) to 30 June 2024

Calendar Year Returns

Data Point: Return Calculation Benchmark: Multiple

	1 Month	3 Months	6 Months	1 Year	3 Year	Since Inception
Crossing Point Passive Speculative	2.47	2.98	10.12	16.57	—	16.57
IA Flexible Investment	1.29	1.66	6.22	11.58	2.39	11.58
Crossing Point Passive Adventurous	2.39	2.60	8.88	15.14	—	15.14
Crossing Point Passive Strategic	2.20	2.22	7.39	13.63	—	13.63
IA Mixed Investment 40-85% Shares	1.37	1.69	5.92	11.79	2.35	11.79
Crossing Point Passive Balanced	1.91	1.90	6.25	11.65	—	11.65
Crossing Point Passive Cautious	1.62	1.43	4.72	9.89	—	9.89
IA Mixed Investment 20-60% Shares	1.02	1.19	3.73	9.50	0.94	9.50
Crossing Point Passive Defensive	1.27	1.05	3.42	8.34	—	8.34
IA Mixed Investment 0-35% Shares	1.09	0.67	2.12	7.58	-0.54	7.58

Passive Portfolio Ratios 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 Passive Speculative	8.26	4.24	1.05	-4.73	0.72	1.28
IA Flexible Investment	7.08	0.00	1.00	-4.50	0.40	0.69
Crossing Point Passive Adventurous	7.53	3.09	0.98	-4.08	0.65	1.15
Crossing Point Passive Strategic	6.72	1.95	0.94	-3.32	0.57	1.00
IA Mixed Investment 40-85% Shares	7.27	0.00	1.00	-4.39	0.41	0.71
Crossing Point Passive Balanced	6.06	2.09	0.96	-3.11	0.44	0.74
Crossing Point Passive Cautious	5.06	0.65	0.88	-2.11	0.32	0.53
IA Mixed Investment 20-60% Shares	6.23	0.00	1.00	-3.29	0.26	0.45
Crossing Point Passive Defensive	4.26	0.81	0.87	-1.30	0.19	0.31
IA Mixed Investment 0-35% Shares	5.57	0.00	1.00	-2.46	0.11	0.18

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Passive Portfolios Asset Allocation

30.06.24 Current Allocations

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

Passive Allocation: 30/06/2024

	Speculative	Adventurous	Strategic	Balanced	Cautious	Defensive
International	21.00	17.75	13.75	12.00	9.50	8.25
US	20.00	18.00	15.00	12.00	10.00	5.00
UK	15.00	11.00	8.75	8.00	6.00	5.50
Europe	12.00	11.00	8.50	7.00	6.00	5.00
Pacific	7.00	6.50	5.50	5.00	3.00	2.00
Japan	7.00	6.50	5.50	5.00	3.00	2.50
Emerging Markets	7.00	6.25	5.00	5.00	2.00	2.00
Property	4.00	4.00	4.00	3.00	3.00	2.75
Technology	4.00	4.00	4.00	3.00	2.50	2.00
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	0.00	0.00	0.00	0.00
Cash	3.00	3.00	4.00	7.00	9.50	10.00
Total	100.00	100.00	100.00	100.00	100.00	100.00

Passive Portfolios Costs, 30th June 2024

Portfolio Costs

	DFM Charge	Fund Cost	Transaction Costs	Total
Passive Speculative	0.15%	0.13%	0.04%	0.32%
Passive Adventuouse	0.15%	0.13%	0.04%	0.32%
Passive Strategic	0.15%	0.14%	0.05%	0.34%
Passive Balanced	0.15%	0.14%	0.05%	0.34%
Passive Cautious	0.15%	0.14%	0.05%	0.34%
Passive Defensive	0.15%	0.14%	0.05%	0.34%

Current fund costs and default 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.

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Platform Availability - On request

Crossing Point Passive Portfolios are available on the following platforms:



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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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