



28 Feb 2025

**Portfolio Information**

Strategy Name	Crossing Point Guardian Balanced
Inception Date	02/09/2019
Portfolio Risk Score	36.47
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: 01/02/2020 to 28/02/2025

	Guardian Balanced	IA Mixed 20-60%
Alpha	0.10	0.00
Beta	0.83	1.00
Sortino Ratio	0.06	-0.07
Max Drawdown	-9.95	-13.02
Std Dev	6.45	8.38
Down Capture Ratio	79.26	100.00
Up Capture Ratio	96.82	100.00

**Guardian Balanced Allocation: 31/01/2025**

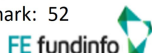
	Balanced Current	Balanced Default
International	11.25	11.25
US	11.50	11.50
UK	8.50	8.50
Europe	6.75	6.75
Pacific	4.50	4.50
Japan	5.00	5.00
Emerging Markets	3.50	3.50
Insurance	2.50	2.50
Technology	3.00	3.00
Property	3.50	3.50
<b>Equity Total</b>	<b>60.00</b>	<b>60.00</b>
Fixed Income	33.00	33.00
Short Term Money Market	4.00	4.00
Cash	3.00	3.00

**Prftlio Costs**

	Balanced Current	Balanced Default
UK DFM Fee	0.30	0.30
Fund Charges - OCF	0.21	0.21



FE Risk Scores  
Portfolio: 58  
Benchmark: 52



**Investment Objective**

The Guardian Balanced Portfolio is a tactically-traded growth strategy consisting primarily of low-cost passive funds which uses a trend-following overlay as an added 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.

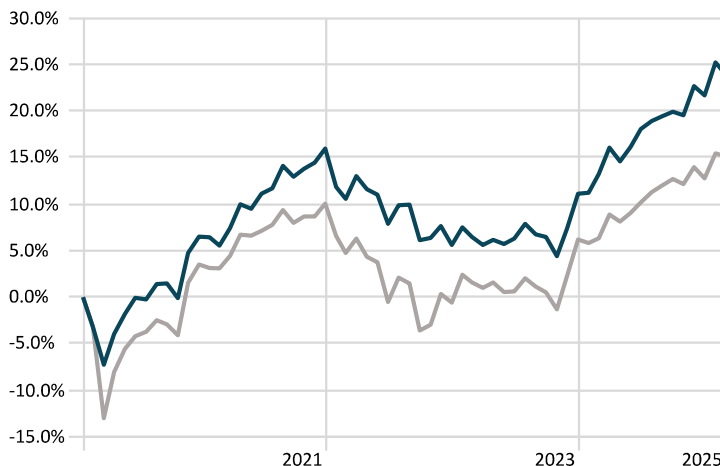
The equity element of this portfolio will not exceed 60% but may in times of market weakness be reduced to zero and be replaced by safer alternative assets such as bonds, money market instruments and cash. Guardian trading strategies seek to invest into equities when market momentum is rising but retain 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 funds can invest in UK and overseas equities, commercial property, fixed interest securities, natural resources, precious metals or cash.

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

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

Time Period: 01/02/2020 to 28/02/2025



■ Crossing Point Guardian Balanced 24.0% ■ IA Mixed Investment 20-60% Shares 15.1%

**Trailing Returns**

	3 Months	6 Months	1 Year	3 Years	Since Launch
Guardian Balanced	1.07	3.80	9.49	3.89	23.97
IA Mixed 20-60%	1.05	2.80	8.29	3.21	15.14

**Discrete Calendar Year Returns**

	01/03/2024 - 28/02/2025	01/03/2023 - 28/02/2024	01/03/2022 - 28/02/2023
Guardian Balanced	9.49	6.08	-3.70
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.

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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