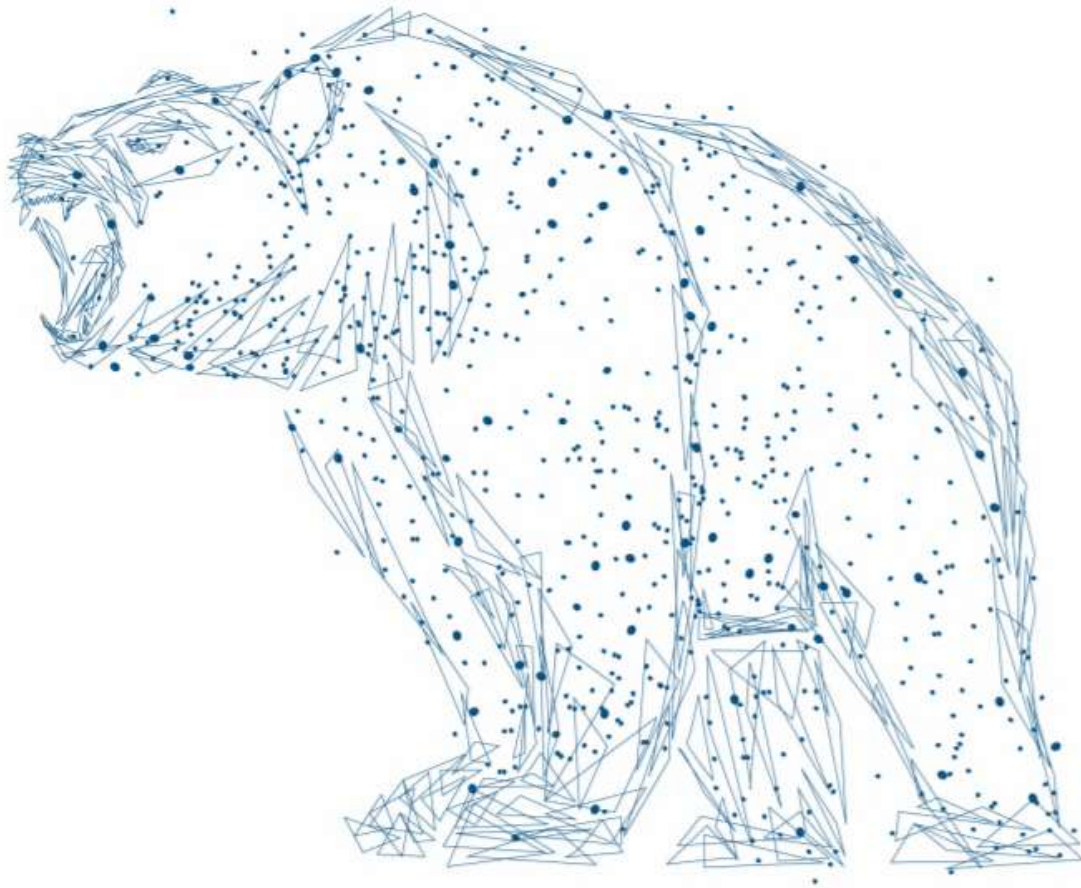


Crossing Point Investment Management



Where money meets intelligence

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TACTICAL INVESTORS

Guardian Factsheets

30.06.25



30 June 2025

Portfolio Information

Strategy Name	Crossing Point Guardian Speculative
Inception Date	11/10/2022
Portfolio Risk Score	46.29
Portfolio Risk Score Date	31/05/2025
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No

Time Period: 01/11/2022 to 30/06/2025

	Guardian Speculative	IA Flexible
Alpha	-0.58	0.00
Beta	0.97	1.00
Sortino Ratio	1.29	1.52
Max Drawdown	-8.77	-6.21
Std Dev	8.05	6.88
Down Capture Ratio	136.67	100.00
Up Capture Ratio	109.56	100.00

Guardian Speculative Allocation: 30/06/2025

	Speculative Current	Speculative Default
International	20.00	20.00
US	20.50	20.50
UK	15.50	15.50
Europe	15.50	15.50
Pacific	5.00	5.00
Japan	5.00	5.00
Emerging Markets	5.50	5.50
Gold	2.00	2.00
Technology	2.00	2.00
Infrastructure	6.00	6.00
Equity Total	97.00	97.00
Fixed Income	0.00	0.00
Short Term Money Market	0.00	0.00
Cash	3.00	3.00

Portfolio Costs

	Speculative Current	Speculative Default
UK DFM Fee	0.30	0.30
Fund Charges - OCF	0.33	0.33



MABEL
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FE Risk Scores
Portfolio: 86
Benchmark: 69



Investment Objective

The Guardian Speculative 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.

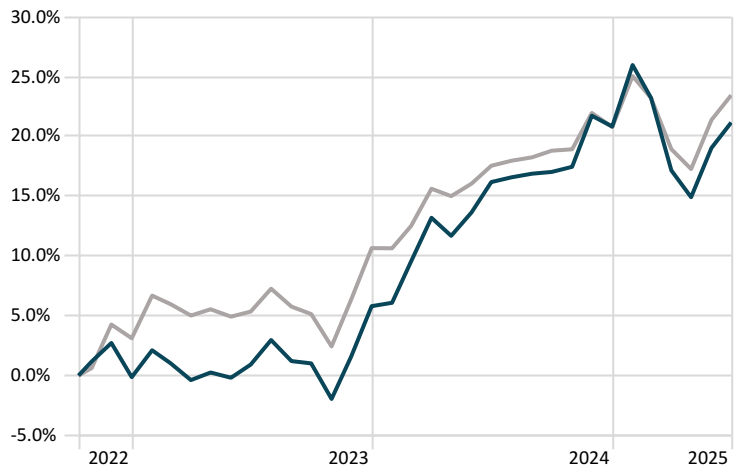
The equity element of this portfolio will not exceed 97% but may in times of market weakness be reduced to zero and be replaced by safer alternative assets such as bonds, money market instruments and cash. Guardian trading strategies seek to invest into equities when market momentum is rising but retain 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 Speculative Portfolio is benchmarked against the average performance of the IA Flexible Investment equity sector.

Performance Chart Since Inception

Time Period: 12/10/2022 to 30/06/2025



— Crossing Point Guardian Speculative 21.2% — IA Flexible Investment 23.4%

Trailing Returns

	1 Month	3 Months	6 Months	1 Year	3 Year	Since Inception
Guardian Speculative	1.78	3.42	0.28	4.29	—	21.16
IA Flexible Investment	1.70	3.80	2.20	5.02	21.46	23.45

Discrete Calendar Year Returns

	01/07/2024 - 30/06/2025	01/07/2023 - 30/06/2024	01/07/2022 - 30/06/2023
Guardian Speculative	4.29	15.13	—
IA Flexible Investment	5.02	11.58	3.66



30 June 2025

Portfolio Information

Strategy Name	Crossing Point Guardian Adventurous
Inception Date	02/09/2019
Portfolio Risk Score	49.04
Portfolio Risk Score Date	31/05/2025
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No

Time Period: 01/02/2020 to 30/06/2025

	Guardian Adventurous	IA Mixed 40-85%
Alpha	0.83	0.00
Beta	0.88	1.00
Sortino Ratio	0.32	0.23
Max Drawdown	-12.40	-15.01
Std Dev	8.79	9.95
Down Capture Ratio	91.84	100.00
Up Capture Ratio	98.46	100.00

Guardian Adventurous Allocation: 30/06/2025

	Adventurous Current	Adventurous Default
International	17.25	17.25
US	17.25	17.25
UK	14.00	14.00
Europe	14.00	14.00
Pacific	4.00	4.00
Japan	4.00	4.00
Emerging Markets	5.00	5.00
Gold	1.75	1.75
Technology	1.75	1.75
Infrastructure	6.00	6.00
Equity Total	85.00	85.00
Fixed Income	9.00	9.00
Short Term Money Market	3.00	3.00
Cash	3.00	3.00

Portfolio Costs

	Adventurous Current	Adventurous Default
UK DFM Fee	0.30	0.30
Fund Charges - OCF	0.31	0.31

Investment Objective

The Guardian Adventurous 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.

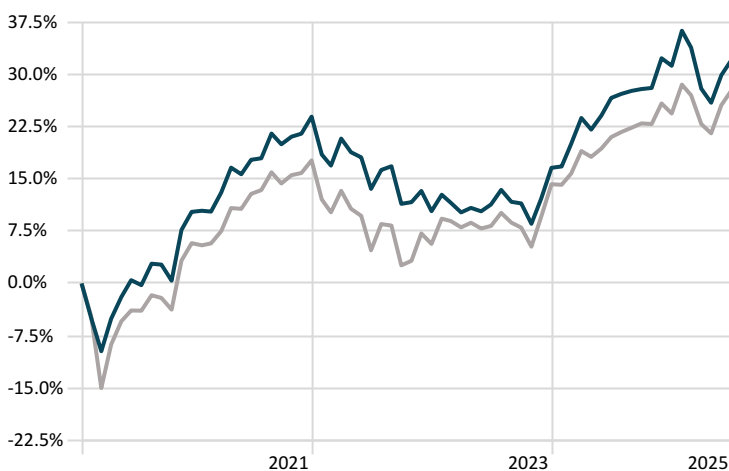
The equity element of this portfolio will not exceed 85% but may in times of market weakness be reduced to zero and be replaced by safer alternative assets such as bonds, money market instruments and cash. Guardian trading strategies seek to invest into equities when market momentum is rising but retain 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 Adventurous Portfolio is benchmarked against the average performance of the IA Mixed Investment 40-85% equity sector.

Performance Chart since launch on Feb 1st 2020

Time Period: 01/02/2020 to 30/06/2025



■ Crossing Point Guardian Adventurous 32.0% ■ IA Mixed Investment 40-85% Shares 27.6%

Trailing Returns

	1 Month	3 Months	6 Months	1 Year	3 Years	Since Launch
Guardian Adventurous	1.64	3.18	0.59	4.25	16.23	31.99
IA Mixed 40-85%	1.65	3.89	2.62	5.49	21.84	27.63

Discrete Calendar Year Returns

	01/07/2024 - 30/06/2025	01/07/2023 - 30/06/2024	01/07/2022 - 30/06/2023
Guardian Adventurous	4.25	13.73	-1.97
IA Mixed 40-85%	5.49	11.79	3.32



30 June 2025

Portfolio Information

Strategy Name	Crossing Point Guardian Strategic
Inception Date	02/09/2019
Portfolio Risk Score	41.78
Portfolio Risk Score Date	31/05/2025
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No

Time Period: 01/02/2020 to 30/06/2025

	Guardian Strategic	IA Mixed 40-85%
Alpha	0.24	0.00
Beta	0.82	1.00
Sortino Ratio	0.26	0.23
Max Drawdown	-10.95	-15.01
Std Dev	7.53	9.95
Down Capture Ratio	79.25	100.00
Up Capture Ratio	85.22	100.00

Guardian Strategic Allocation: 30/06/2025

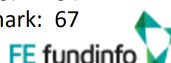
	Strategic Current	Strategic Default
International	14.00	14.00
US	13.75	13.75
UK	11.50	11.50
Europe	11.50	11.50
Pacific	3.50	3.50
Japan	3.50	3.50
Emerging Markets	4.25	4.25
Gold	1.75	1.75
Technology	1.75	1.75
Infrastructure	4.50	4.50
Equity Total	70.00	70.00
Fixed Income	23.50	23.50
Short Term Money Market	3.50	3.50
Cash	3.00	3.00

Portfolio Costs

	Strategic Current	Strategic Default
UK DFM Fee	0.30	0.30
Fund Charges - OCF	0.30	0.30



FE Risk Scores
Portfolio: 64
Benchmark: 67



Investment Objective

The Guardian Strategic 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 70% 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 Strategic Portfolio is benchmarked against the average performance of the IA Mixed Investment 40-85% equity sector.

Performance Chart since launch on Feb 1st 2020

Time Period: 01/02/2020 to 30/06/2025



— Crossing Point Guardian Strategic 27.5% — IA Mixed Investment 40-85% Shares 27.6%

Trailing Returns

	1 Month	3 Months	6 Months	1 Year	3 Years	Since Launch
Guardian Strategic	1.52	2.84	0.85	4.36	14.99	27.52
IA Mixed 40-85%	1.65	3.89	2.62	5.49	21.84	27.63

Discrete Calendar Year Returns

	01/07/2024 - 30/06/2025	01/07/2023 - 30/06/2024	01/07/2022 - 30/06/2023
Guardian Strategic	4.36	12.03	-1.64
IA Mixed 40-85%	5.49	11.79	3.32



30 June 2025

Portfolio Information

Strategy Name	Crossing Point Guardian Balanced
Inception Date	02/09/2019
Portfolio Risk Score	36.21
Portfolio Risk Score Date	31/05/2025
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No

Time Period: 01/02/2020 to 30/06/2025

	Guardian Balanced	IA Mixed 20-60%
Alpha	1.03	0.00
Beta	0.83	1.00
Sortino Ratio	0.19	0.07
Max Drawdown	-9.95	-13.02
Std Dev	6.52	8.23
Down Capture Ratio	84.11	100.00
Up Capture Ratio	96.90	100.00

Guardian Balanced Allocation: 30/06/2025

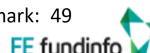
	Balanced Current	Balanced Default
International	12.00	12.00
US	11.50	11.50
UK	10.00	10.00
Europe	10.00	10.00
Pacific	3.00	3.00
Japan	3.00	3.00
Emerging Markets	4.00	4.00
Gold	1.25	1.25
Technology	1.25	1.25
Infrastructure	4.00	4.00
Equity Total	60.00	60.00
Fixed Income	31.00	31.00
Short Term Money Market	6.00	6.00
Cash	3.00	3.00

Portfolio Costs

	Balanced Current	Balanced Default
UK DFM Fee	0.30	0.30
Fund Charges - OCF	0.27	0.27



FE Risk Scores
Portfolio: 55
Benchmark: 49



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.

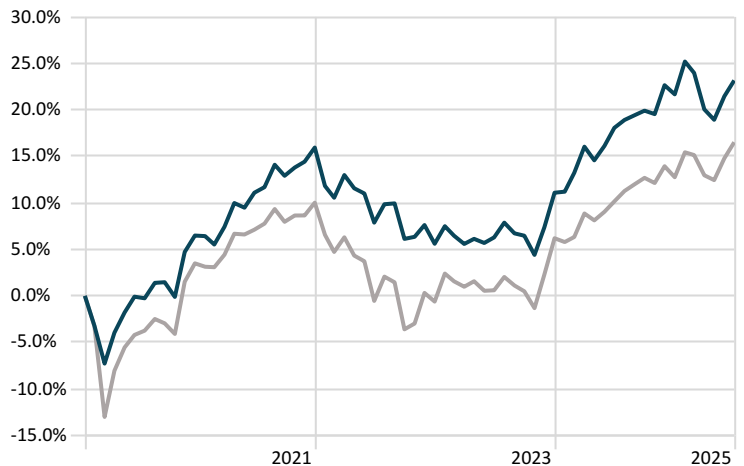
The equity element of this portfolio will not exceed 60% but may in times of market weakness be reduced to zero and be replaced by safer alternative assets such as bonds, money market instruments and cash. Guardian trading strategies seek to invest into equities when market momentum is rising but retain 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 30/06/2025



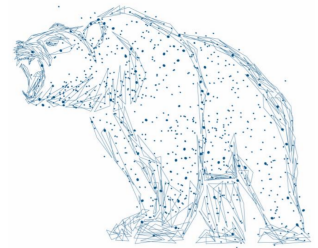
■ Crossing Point Guardian Balanced 23.2% ■ IA Mixed Investment 20-60% Shares 16.5%

Trailing Returns

	1 Month	3 Months	6 Months	1 Year	3 Years	Since Launch
Guardian Balanced	1.41	2.59	1.23	4.32	14.18	23.17
IA Mixed 20-60%	1.51	3.15	3.33	5.78	17.16	16.52

Discrete Calendar Year Returns

	01/07/2024 - 30/06/2025	01/07/2023 - 30/06/2024	01/07/2022 - 30/06/2023
Guardian Balanced	4.32	11.08	-1.47
IA Mixed 20-60%	5.78	9.50	1.15



30 June 2025

Portfolio Information

Strategy Name	Crossing Point Guardian Cautious
Inception Date	02/09/2019
Portfolio Risk Score	27.77
Portfolio Risk Score Date	31/05/2025
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No

Time Period: 01/02/2020 to 30/06/2025

	Guardian Cautious	IA Mixed 20-60%
Alpha	0.21	0.00
Beta	0.77	1.00
Sortino Ratio	0.10	0.07
Max Drawdown	-8.26	-13.02
Std Dev	5.28	8.23
Down Capture Ratio	69.53	100.00
Up Capture Ratio	78.83	100.00

Guardian Cautious Allocation: 30/06/2025

	Cautious Current	Cautious Default
International	9.00	9.00
US	9.00	9.00
UK	8.25	8.25
Europe	8.25	8.25
Pacific	1.75	1.75
Japan	2.00	2.00
Emerging Markets	2.25	2.25
Gold	0.75	0.75
Technology	0.75	0.75
Infrastructure	3.00	3.00
Equity Total	45.00	45.00
Fixed Income	42.50	42.50
Short Term Money Market	9.50	9.50
Cash	3.00	3.00

Portfolio Costs

	Cautious Current	Cautious Default
UK DFM Fee	0.30	0.30
Fund Charges - OCF	0.25	0.25



FE Risk Scores
Portfolio: 44
Benchmark: 49



Investment Objective

The Guardian Cautious 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 45% 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 Cautious 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 30/06/2025



■ Crossing Point Guardian Cautious 18.0% ■ IA Mixed Investment 20-60% Shares 16.5%

Trailing Returns

	1 Month	3 Months	6 Months	1 Year	3 Years	Since Launch
Guardian Cautious	1.23	2.33	1.60	4.54	13.10	18.00
IA Mixed 20-60%	1.51	3.15	3.33	5.78	17.16	16.52

Discrete Calendar Year Returns

	01/07/2024 - 30/06/2025	01/07/2023 - 30/06/2024	01/07/2022 - 30/06/2023
Guardian Cautious	4.54	9.66	-1.34
IA Mixed 20-60%	5.78	9.50	1.15



30 June 2025

Portfolio Information

Strategy Name	Crossing Point Guardian Defensive
Inception Date	02/09/2019
Portfolio Risk Score	19.78
Portfolio Risk Score Date	31/05/2025
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No

Time Period: 01/02/2020 to 30/06/2025

	Guardian Defensive	IA Mixed 0-35%
Alpha	0.53	0.00
Beta	0.81	1.00
Sortino Ratio	-0.01	-0.07
Max Drawdown	-6.63	-12.46
Std Dev	4.12	6.34
Down Capture Ratio	63.76	100.00
Up Capture Ratio	78.66	100.00

Guardian Defensive Allocation: 30/06/2025

	Defensive Current	Defensive Default
International	6.00	6.00
US	5.75	5.75
UK	5.00	5.00
Europe	4.75	4.75
Pacific	1.25	1.25
Japan	1.50	1.50
Emerging Markets	1.75	1.75
Gold	0.50	0.50
Technology	0.50	0.50
Infrastructure	3.00	3.00
Equity Total	30.00	30.00
Fixed Income	55.00	55.00
Short Term Money Market	12.00	12.00
Cash	3.00	3.00

Portfolio Costs

	Defensive Current	Defensive Default
UK DFM Fee	0.30	0.30
Fund Charges - OCF	0.23	0.23




FE Risk Scores
Portfolio: 33
Benchmark: 37



Investment Objective

The Guardian Defensive 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 30% 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 Defensive Portfolio is benchmarked against the average performance of the IA Mixed Investment 0-35% equity sector.

Performance Chart since launch on Feb 1st 2020

Time Period: 01/02/2020 to 30/06/2025



■ Crossing Point Guardian Defensive 12.9% ■ IA Mixed Investment 0-35% Shares 8.3%

Trailing Returns

	1 Month	3 Months	6 Months	1 Year	3 Years	Since Launch
Guardian Defensive	1.08	2.02	2.22	4.61	11.67	12.94
IA Mixed 0-35%	1.27	2.30	2.84	5.11	12.26	8.28

Discrete Calendar Year Returns

	01/07/2024 - 30/06/2025	01/07/2023 - 30/06/2024	01/07/2022 - 30/06/2023
Guardian Defensive	4.61	7.93	-1.09
IA Mixed 0-35%	5.11	7.58	-0.71



Important Information

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

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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.

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