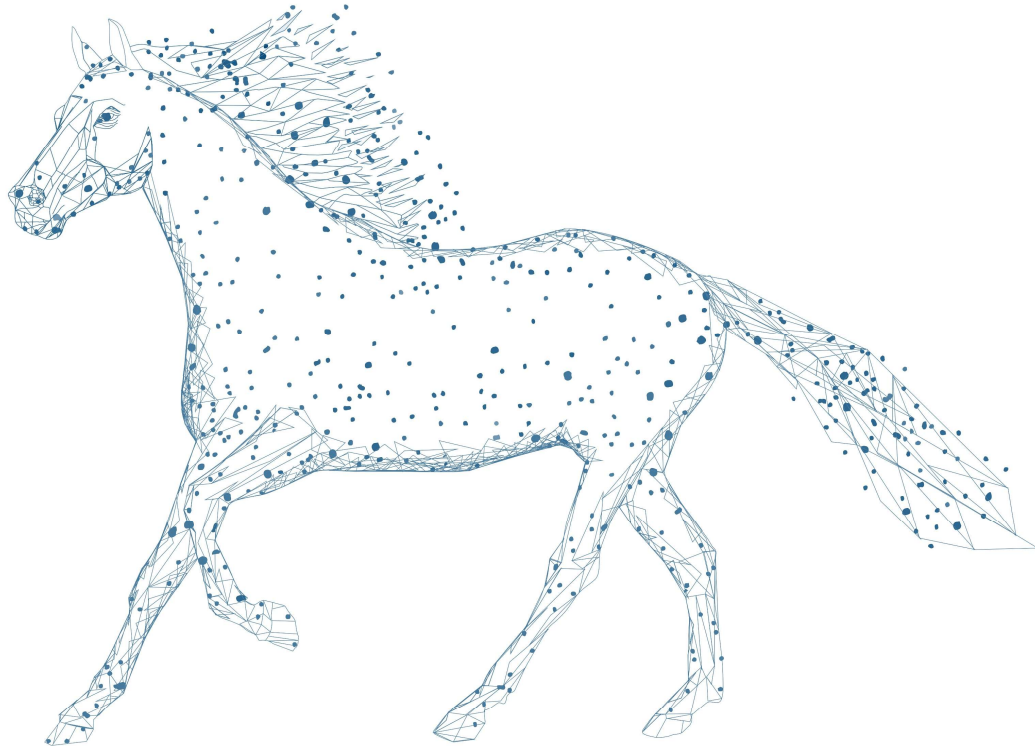


Crossing Point Investment Management

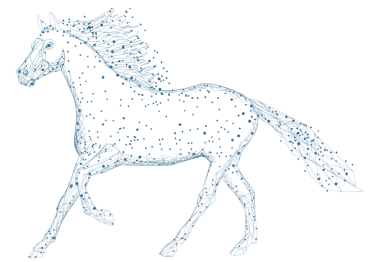


Where money meets intelligence

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TACTICAL INVESTORS

Passive Factsheets
30.06.25



30 June 2025

Portfolio Information

Strategy Name	Crossing Point Passive Speculative
Inception Date	30/06/2023
Portfolio Risk Score	—
Portfolio Risk Score Date	—
Base Currency	Pound Sterling
On or Off Platform	On
DFM + OCF	0.27
VAT on fees	No

Time Period: Since Inception to 30/06/2025

	Passive Speculative	IA Flexible
Alpha	2.72	0.00
Beta	1.08	1.00
Sortino Ratio	1.47	1.03
Max Drawdown	-8.11	-6.21
Std Dev	9.00	7.11
Down Capture Ratio	117.05	100.00
Up Capture Ratio	129.56	100.00

Passive Speculative Allocation: 30/06/2025

International	21.00
US	21.50
UK	17.00
Europe	11.00
Pacific	5.75
Japan	7.00
Emerging Markets	5.75
Technology	4.00
Property	4.00
Equity Total	97.00
Fixed Income	0.00
Short Term Money Market	0.00
Cash	3.00

Portfolio Costs

UK DFM Fee	0.15
Fund Charges - OCF	0.11

Investment Objective

The Passive Speculative Portfolio is a growth strategy which invests in a globally diversified range of assets of which at least 90% are passive, index-tracking equity and bond funds to minimise overall costs. It is aimed at medium to long-term investors who are seeking capital growth from a speculative portfolio of diversified investments.

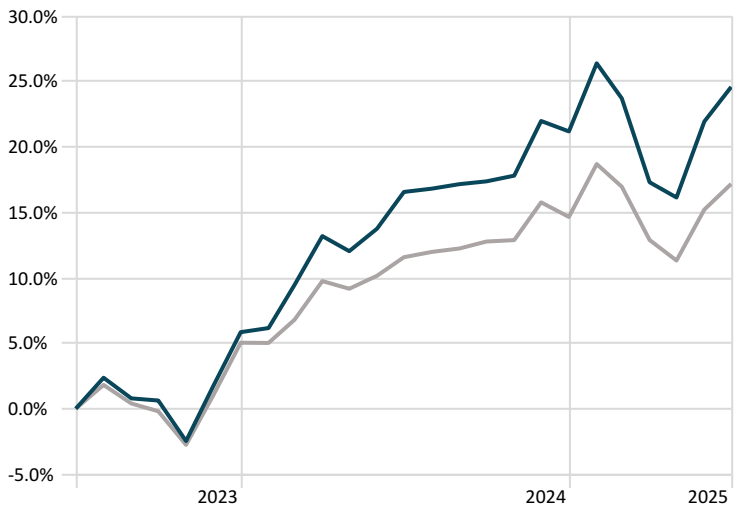
The equity element of this portfolio will not exceed 97%.

The chosen funds can invest in UK and overseas equities, commercial property, fixed interest securities, natural resources, precious metals or cash.

The Passive Speculative Portfolio is benchmarked against the average performance of the IA Flexible Investment equity sector.

Performance Chart

Time Period: 01/07/2023 to 30/06/2025



— Crossing Point Passive Speculative 24.6% — IA Flexible Investment 17.2%

Trailing Returns

	1 Month	3 Months	6 Months	1 Year	3 Years	Since Inception
Passive Speculative	2.17	6.21	2.81	6.89	—	24.60
IA Flexible Investment	1.70	3.80	2.20	5.02	21.46	17.18

Discrete Calendar Year Returns

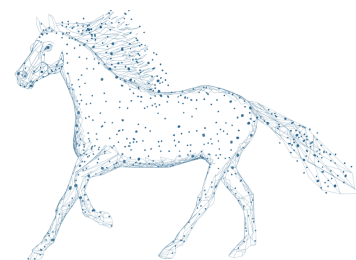
	01/07/2024 - 30/06/2025	01/07/2023 - 30/06/2024	01/07/2022 - 30/06/2023
Passive Speculative	6.89	16.57	—
IA Flexible Investment	5.02	11.58	3.66



MABEL
INSIGHTS

FE Risk Scores
Portfolio: 101
Benchmark: 69





30 June 2025

Portfolio Information

Strategy Name	Crossing Point Passive Adventurous
Inception Date	30/06/2023
Portfolio Risk Score	—
Portfolio Risk Score Date	—
Base Currency	Pound Sterling
On or Off Platform	On
DFM + OCF	0.27
VAT on fees	No

Time Period: Since Inception to 30/06/2025

	Passive Adventurous	IA Mixed 40-85%
Alpha	2.00	0.00
Beta	1.01	1.00
Sortino Ratio	1.38	1.06
Max Drawdown	-7.03	-5.44
Std Dev	8.09	6.97
Down Capture Ratio	107.58	100.00
Up Capture Ratio	117.22	100.00

Passive Adventurous Allocation: 30/06/2025

International	17.75
US	19.00
UK	14.50
Europe	10.00
Pacific	4.75
Japan	6.50
Emerging Markets	4.50
Technology	4.00
Property	4.00
Equity Total	85.00
Fixed Income	12.00
Short Term Money Market	0.00
Cash	3.00

Portfolio Costs

UK DFM Fee	0.15
Fund Charges - OCF	0.13

Investment Objective

The Passive Adventurous Portfolio is a growth strategy which invests in a globally diversified range of assets of which at least 90% are passive, index-tracking equity and bonds funds minimise overall costs. It is aimed at medium to long term investors who are seeking capital growth from an adventurous portfolio of diversified investments.

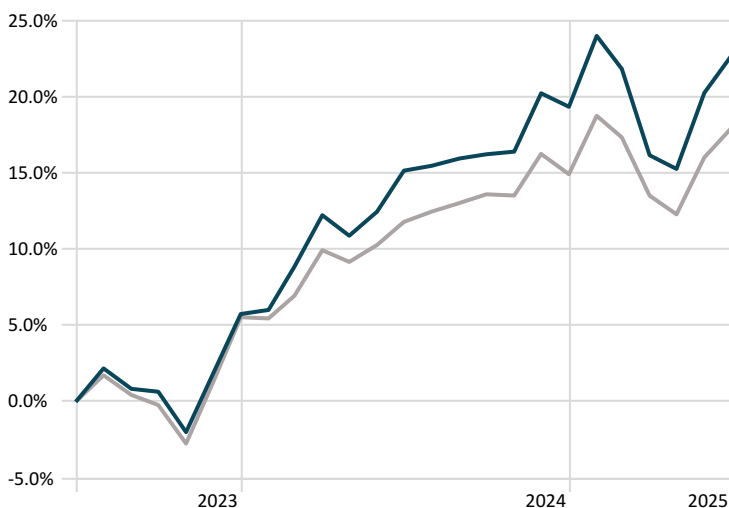
The equity element of this portfolio will not exceed 85%.

The chosen funds can invest in UK and overseas equities, commercial property, fixed interest securities, natural resources, precious metals or cash.

The Passive Adventurous Portfolio is benchmarked against the average performance of the IA Mixed Investment 40-85% equity sector.

Performance Chart

Time Period: 01/07/2023 to 30/06/2025



— Crossing Point Passive Adventurous 22.7% — IA Mixed Investment 40-85% Shares 17.9%

Trailing Returns

	1 Month	3 Months	6 Months	1 Year	3 Years	Since Inception
Passive Adventurous	2.01	5.60	2.79	6.53	—	22.66
IA Mixed 40-85%	1.65	3.89	2.62	5.49	21.84	17.92

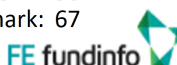
Discrete Calendar Year Returns

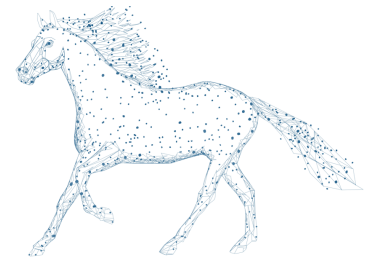
	01/07/2024 - 30/06/2025	01/07/2023 - 30/06/2024	01/07/2022 - 30/06/2023
Passive Adventurous	6.53	15.14	—
IA Mixed 40-85%	5.49	11.79	3.32



MABEL
INSIGHTS

FE Risk Scores
Portfolio: 90
Benchmark: 67





30 June 2025

Portfolio Information

Strategy Name	Crossing Point Passive Strategic
Inception Date	30/06/2023
Portfolio Risk Score	—
Portfolio Risk Score Date	—
Base Currency	Pound Sterling
On or Off Platform	On
DFM + OCF	0.29
VAT on fees	No

Time Period: Since Inception to 30/06/2025

	Passive Strategic	IA Mixed 40-85%
Alpha	1.43	0.00
Beta	0.96	1.00
Sortino Ratio	1.29	1.06
Max Drawdown	-5.73	-5.44
Std Dev	6.99	6.97
Down Capture Ratio	92.53	100.00
Up Capture Ratio	104.94	100.00

Passive Strategic Allocation: 30/06/2025

International	12.75
US	16.00
UK	11.50
Europe	7.50
Pacific	4.50
Japan	5.50
Emerging Markets	4.25
Technology	4.00
Property	4.00
Equity Total	70.00
Fixed Income	25.00
Short Term Money Market	0.00
Cash	5.00

Portfolio Costs

UK DFM Fee	0.15
Fund Charges - OCF	0.14

Investment Objective

The Passive Strategic Portfolio is a growth strategy which invests in a globally diversified range of assets of which 90% are passive, index-tracking equity and bond funds to minimise overall costs. It is aimed at medium to long-term investors who are seeking capital growth from a strategic portfolio of diversified investments.

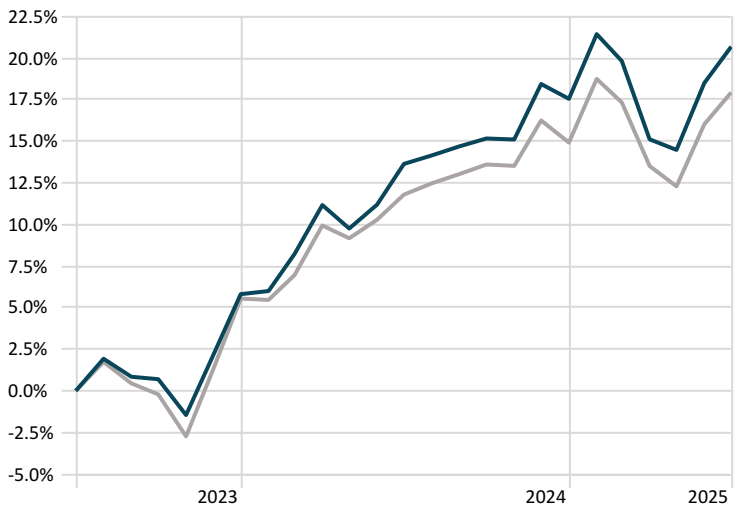
The equity element of this portfolio will not exceed 70%.

The chosen funds can invest in UK and overseas equities, commercial property, fixed interest securities, natural resources, precious metals or cash.

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

Performance Chart

Time Period: 01/07/2023 to 30/06/2025



— Crossing Point Passive Strategic 20.7% — IA Mixed Investment 40-85% Shares 17.9%

Trailing Returns

	1 Month	3 Months	6 Months	1 Year	3 Years	Since Inception
Passive Strategic	1.84	4.83	2.66	6.20	—	20.67
IA Mixed 40-85%	1.65	3.89	2.62	5.49	21.84	17.92

Discrete Calendar Year Returns

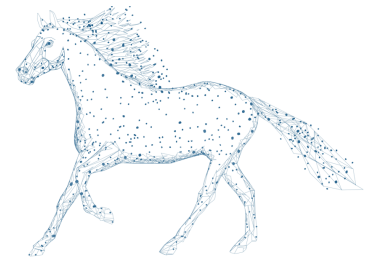
	01/07/2024 - 30/06/2025	01/07/2023 - 30/06/2024	01/07/2022 - 30/06/2023
Passive Strategic	6.20	13.63	—
IA Mixed 40-85%	5.49	11.79	3.32



**MABEL
INSIGHTS**

FE Risk Scores
Portfolio: 75
Benchmark: 67





30 June 2025

Portfolio Information

Strategy Name	Crossing Point Passive Balanced
Inception Date	30/06/2023
Portfolio Risk Score	—
Portfolio Risk Score Date	—
Base Currency	Pound Sterling
On or Off Platform	On
DFM + OCF	0.29
VAT on fees	No

Time Period: Since Inception to 30/06/2025

	Passive Balanced	IA Mixed 20-60%
Alpha	1.45	0.00
Beta	0.96	1.00
Sortino Ratio	1.16	0.93
Max Drawdown	-4.59	-3.29
Std Dev	6.08	5.37
Down Capture Ratio	113.74	100.00
Up Capture Ratio	115.17	100.00

Passive Balanced Allocation: 30/06/2025

International	11.00
US	13.00
UK	10.75
Europe	6.00
Pacific	4.25
Japan	5.00
Emerging Markets	4.00
Technology	3.00
Property	3.00
Equity Total	60.00
Fixed Income	32.00
Short Term Money Market	0.00
Cash	8.00

Portfolio Costs

UK DFM Fee	0.15
Fund Charges - OCF	0.14

Investment Objective

The Passive Balanced Portfolio is a growth strategy which invests in a globally diversified range of assets of which at least 90% are passive, index-tracking equity and bond funds to minimise overall costs. It is aimed at medium to long-term investors who are seeking capital growth from a balanced portfolio of diversified investments.

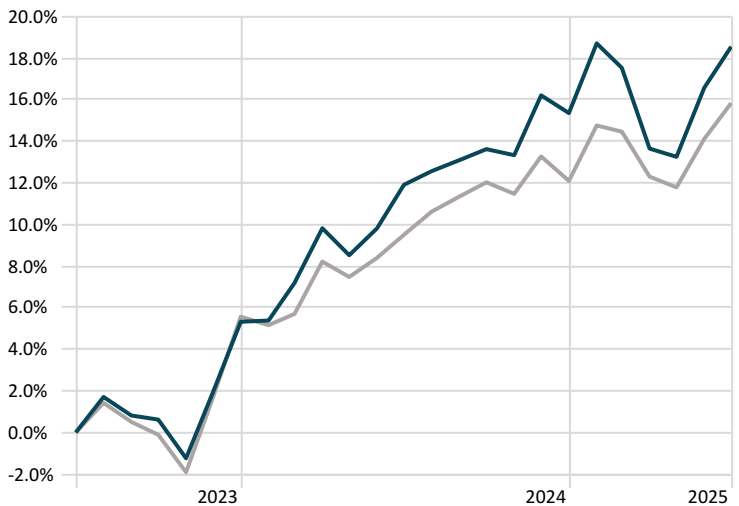
The equity element of this portfolio will not exceed 60%.

The chosen funds can invest in UK and overseas equities, commercial property, fixed interest securities, natural resources, precious metals or cash.

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

Performance Chart

Time Period: 01/07/2023 to 30/06/2025



— Crossing Point Passive Balanced 18.5% — IA Mixed Investment 20-60% Shares 15.8%

Trailing Returns

	1 Month	3 Months	6 Months	1 Year	3 Years	Since Inception
Passive Balanced	1.69	4.31	2.76	5.93	—	18.54
IA Mixed 20-60%	1.51	3.15	3.34	5.78	17.16	15.83

Discrete Calendar Year Returns

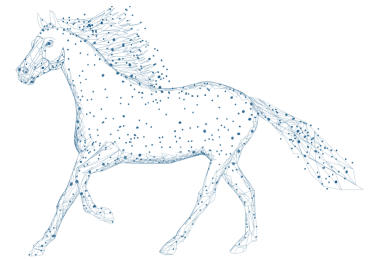
	01/07/2024 - 30/06/2025	01/07/2023 - 30/06/2024	01/07/2022 - 30/06/2023
Passive Balanced	5.93	11.90	—
IA Mixed 20-60%	5.78	9.50	1.15



**MABEL
INSIGHTS**

FE Risk Scores
Portfolio: 64
Benchmark: 49





30 June 2025

Portfolio Information

Strategy Name	Crossing Point Passive Cautious
Inception Date	30/06/2023
Portfolio Risk Score	—
Portfolio Risk Score Date	—
Base Currency	Pound Sterling
On or Off Platform	On
DFM + OCF	0.29
VAT on fees	No

Time Period: Since Inception to 30/06/2025

	Passive Cautious	IA Mixed 20-60%
Alpha	0.60	0.00
Beta	0.92	1.00
Sortino Ratio	1.00	0.93
Max Drawdown	-3.25	-3.29
Std Dev	5.01	5.37
Down Capture Ratio	92.13	100.00
Up Capture Ratio	98.11	100.00

Passive Cautious Allocation: 30/06/2025

International	9.00
US	11.00
UK	7.50
Europe	5.00
Pacific	2.00
Japan	3.00
Emerging Markets	2.00
Technology	2.50
Property	3.00
Equity Total	45.00
Fixed Income	46.50
Short Term Money Market	0.00
Cash	8.50

Portfolio Costs

UK DFM Fee	0.15
Fund Charges - OCF	0.14

Investment Objective

The Passive Cautious Portfolio is a growth strategy which invests in a globally diversified range of assets of which at least 90% are passive, index tracking equity and bond funds to minimise overall costs. It is aimed at medium to long-term investors who are seeking capital growth from a cautious portfolio of diversified investments.

The equity element of this portfolio will not exceed 45%.

The chosen funds can invest in UK and overseas equities, commercial property, fixed interest securities, natural resources, precious metals or cash.

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

Performance Chart

Time Period: 01/07/2023 to 30/06/2025



— Crossing Point Passive Cautious 16.1% — IA Mixed Investment 20-60% Shares 15.8%

Trailing Returns

	1 Month	3 Months	6 Months	1 Year	3 Years	Since Inception
Passive Cautious	1.49	3.56	2.71	5.66	—	16.11
IA Mixed 20-60%	1.51	3.15	3.34	5.78	17.16	15.83

Discrete Calendar Year Returns

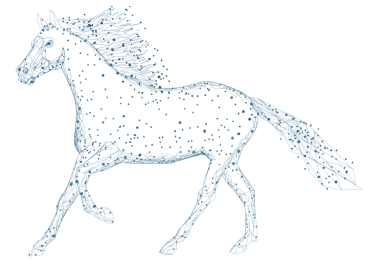
	01/07/2024 - 30/06/2025	01/07/2023 - 30/06/2024	01/07/2022 - 30/06/2023
Passive Cautious	5.66	9.89	—
IA Mixed 20-60%	5.78	9.50	1.15



MABEL
INSIGHTS

FE Risk Scores
Portfolio: 50
Benchmark: 49





30 June 2025

Portfolio Information

Strategy Name	Crossing Point Passive Defensive
Inception Date	30/06/2023
Portfolio Risk Score	—
Portfolio Risk Score Date	—
Base Currency	Pound Sterling
On or Off Platform	On
DFM + OCF	0.29
VAT on fees	No

Time Period: Since Inception to 30/06/2025

	Passive Defensive	IA Mixed 0-35%
Alpha	0.92	0.00
Beta	0.92	1.00
Sortino Ratio	0.87	0.74
Max Drawdown	-2.08	-2.46
Std Dev	4.15	4.52
Down Capture Ratio	86.57	100.00
Up Capture Ratio	100.60	100.00

Passive Defensive Allocation: 30/06/2025

International	7.25
US	7.00
UK	6.75
Europe	4.00
Pacific	1.50
Japan	2.50
Emerging Markets	1.25
Technology	2.00
Property	2.75
Equity Total	35.00
Fixed Income	54.50
Short Term Money Market	0.00
Cash	10.50

Portfolio Costs

UK DFM Fee	0.15
Fund Charges - OCF	0.14

Investment Objective

The Passive Defensive Portfolio is a growth strategy which invests in a globally diversified range of assets of which at least 90% are passive, index-tracking equity and bond funds to minimise overall costs. It is aimed at medium to long-term investors who are seeking capital growth from a defensive portfolio of diversified investments.

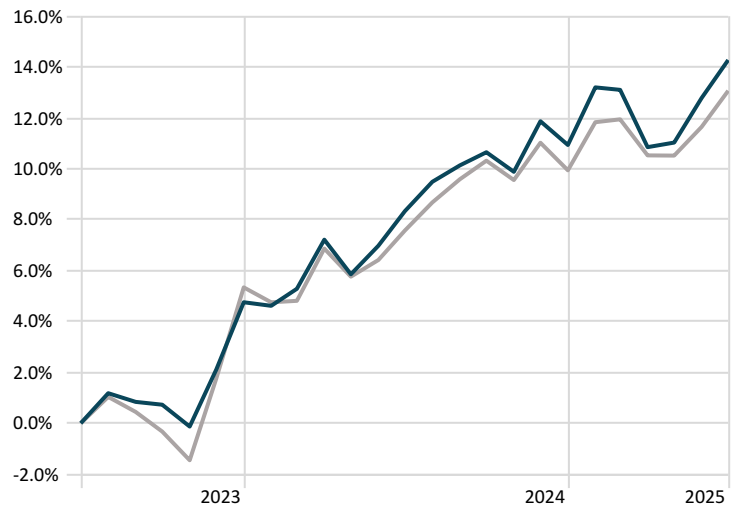
The equity element of this portfolio will not exceed 35%.

The chosen funds can invest in UK and overseas equities, commercial property, fixed interest securities, natural resources, precious metals or cash.

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

Performance Chart

Time Period: 01/07/2023 to 30/06/2025



— Crossing Point Passive Defensive 14.3% — IA Mixed Investment 0-35% Shares 13.1%

Trailing Returns

	1 Month	3 Months	6 Months	1 Year	3 Years	Since Inception
Passive Defensive	1.32	3.09	3.01	5.48	—	14.28
IA Mixed 0-35%	1.27	2.30	2.84	5.11	12.26	13.07

Discrete Calendar Year Returns

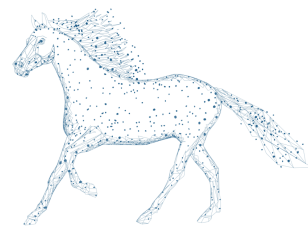
	01/07/2024 - 30/06/2025	01/07/2023 - 30/06/2024	01/07/2022 - 30/06/2023
Passive Defensive	5.48	8.34	—
IA Mixed 0-35%	5.11	7.58	-0.71



MABEL
INSIGHTS

FE Risk Scores
Portfolio: 41
Benchmark: 37





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

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.

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