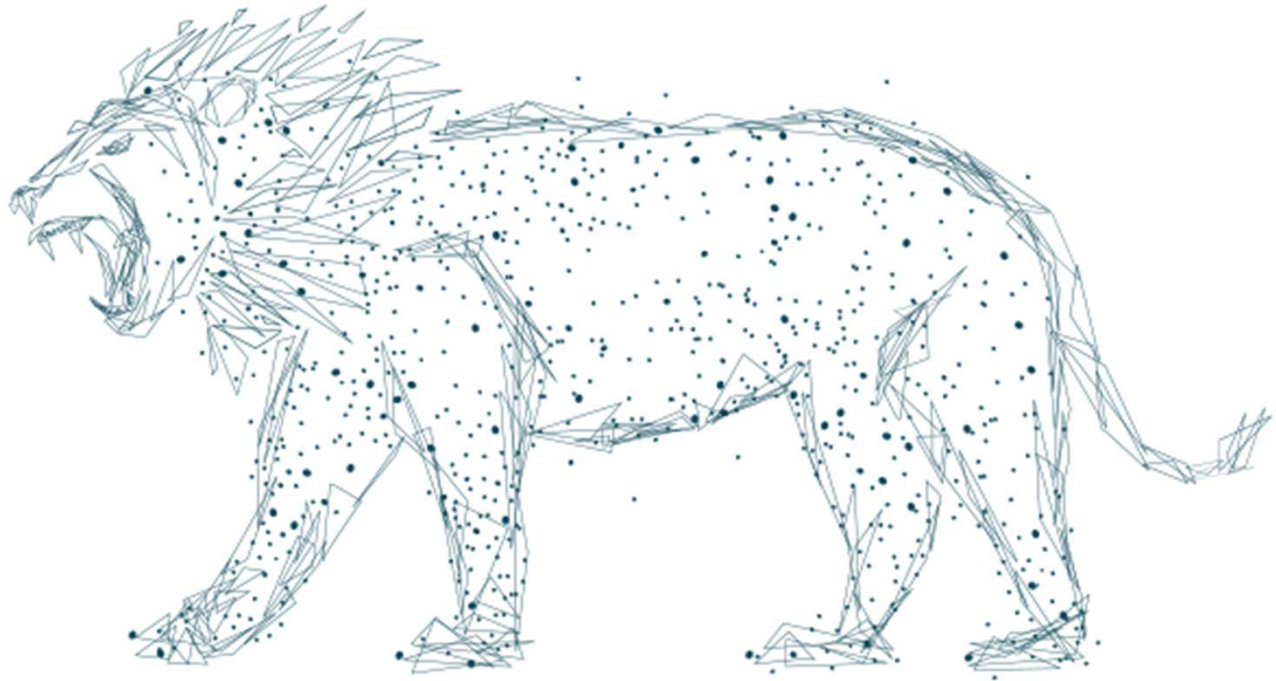


Crossing Point Investment Management

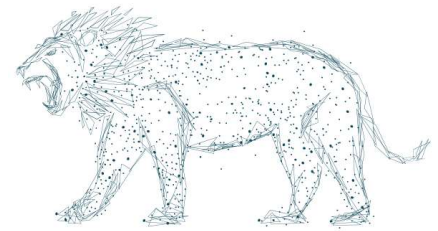


Where money meets intelligence

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TACTICAL INVESTORS

Heritage Factsheets
28.02.25



28 Feb 2025

Portfolio Information

Strategy Name	Crossing Point Heritage Adventurous
Inception Date	02/12/2019
Portfolio Risk Score	69.64
Portfolio Risk Score Date	28/02/2025
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No
Gearing	5.45
Discount/Premium	-5.45

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

	Heritage Adventurous	IA Mixed 40-85%
Std Dev	14.62	10.03
Alpha	-3.92	0.00
Beta	1.18	1.00

Heritage Adventurous Allocation: 28/02/2025

International	18.00
US	17.00
UK	12.00
Europe	7.00
Japan	6.00
Pacific	6.00
Emerging Markets	5.00
Sustainable Energy	3.00
Technology	4.00
Financials	3.00
Flexible Investment	4.00
Equity Total	85.00
Fixed Income	12.00
Short Term Money Market	0.00
Cash	3.00

Portfolio Costs

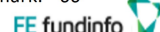
UK DFM Fee	0.30
Fund Charges - OCF	0.71



FE Risk Scores

Portfolio: 97

Benchmark: 66



Investment Objective

The Heritage Adventurous Portfolio is a growth strategy with an equity allocation comprised primarily of investment trusts. It is aimed at medium to long-term investors who are seeking capital growth from an adventurous portfolio of diversified investments.

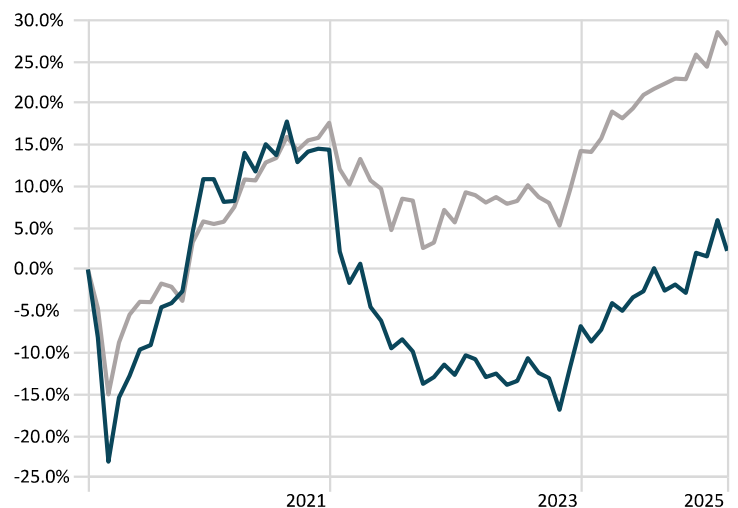
The equity element of this portfolio will not exceed 85%.

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

The Heritage 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 28/02/2025



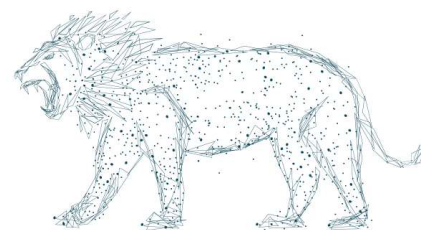
■ Crossing Point Heritage Adventurous 2.2% ■ IA Mixed Investment 40-85% Shares 27.0%

Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Launch
Heritage Adventurous	0.25	4.88	10.22	3.92	2.25
IA Mixed 40-85%	0.93	3.80	9.69	15.23	26.98

Discrete Calendar Year Returns

	01/03/2024 - 28/02/2025	01/03/2023 - 28/02/2024	01/03/2022 - 28/02/2023
Heritage Adventurous	10.22	3.66	-9.28
IA Mixed 40-85%	9.69	6.23	-1.14



28 Feb 2025

Portfolio Information

Strategy Name	Crossing Point Heritage Strategic
Inception Date	02/12/2019
Portfolio Risk Score	57.73
Portfolio Risk Score Date	28/02/2025
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No
Gearing	4.52
Discount/Premium	-4.49

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

	Heritage Strategic	IA Mixed 40-85%
Std Dev	12.28	10.03
Alpha	-3.94	0.00
Beta	1.07	1.00

Heritage Strategic Allocation: 28/02/2025

International	15.50
US	14.50
UK	8.50
Europe	6.50
Japan	5.00
Pacific	5.00
Emerging Markets	4.50
Sustainable Energy	2.00
Technology	3.00
Financials	1.75
Flexible Investment	3.75
Equity Total	70.00
Fixed Income	27.00
Short Term Money Market	0.00
Cash	3.00

Portfolio Costs

UK DFM Fee	0.30
Fund Charges - OCF	0.64



FE Risk Scores
Portfolio: 82
Benchmark: 66



Investment Objective

The Heritage Strategic Portfolio is a growth strategy with an equity allocation comprised primarily of investment trusts. It is aimed at medium to long-term investors who are seeking capital growth from a strategic portfolio of diversified investments.

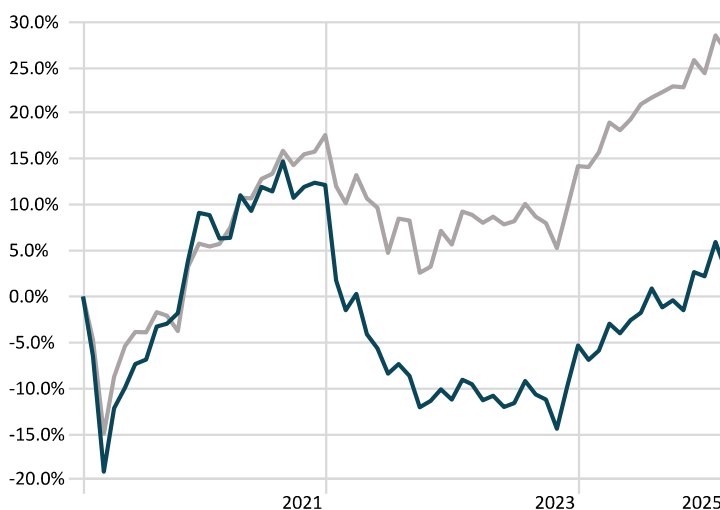
The equity element of this portfolio will not exceed 70%.

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

The Heritage 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 28/02/2025



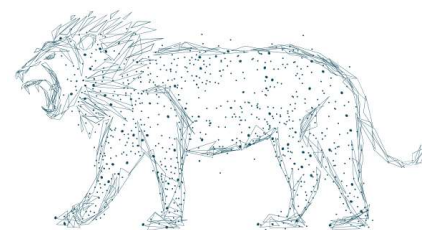
— Crossing Point Heritage Strategic 3.1% — IA Mixed Investment 40-85% Shares 27.0%

Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Launch
Heritage Strategic	0.39	4.31	9.53	4.62	3.07
IA Mixed 40-85%	0.93	3.80	9.69	15.23	26.98

Discrete Calendar Year Returns

	01/03/2024 - 28/02/2025	01/03/2023 - 28/02/2024	01/03/2022 - 28/02/2023
Heritage Strategic	9.53	3.87	-8.23
IA Mixed 40-85%	9.69	6.23	-1.14



28 Feb 2025

Portfolio Information

Strategy Name	Crossing Point Heritage Balanced
Inception Date	02/12/2019
Portfolio Risk Score	49.79
Portfolio Risk Score Date	28/02/2025
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No
Gearing	3.83
Discount/Premium	-3.92

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

	Heritage Balanced	IA Mixed 20-60%
Std Dev	10.35	8.38
Alpha	-1.77	0.00
Beta	1.03	1.00

Heritage Balanced Allocation: 28/02/2025

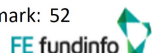
International	14.00
US	12.50
UK	6.75
Europe	5.00
Japan	4.50
Pacific	4.50
Emerging Markets	3.50
Sustainable Energy	1.50
Technology	3.00
Financials	1.75
Flexible Investment	3.00
Equity Total	60.00
Fixed Income	37.00
Short Term Money Market	0.00
Cash	3.00

Portfolio Costs

UK DFM Fee	0.30
Fund Charges - OCF	0.58



FE Risk Scores
Portfolio: 73
Benchmark: 52



Investment Objective

The Heritage Balanced Portfolio is a growth strategy with an equity allocation comprised primarily of investment trusts. It is aimed at medium to long-term investors who are seeking capital growth from a balanced portfolio of diversified investments.

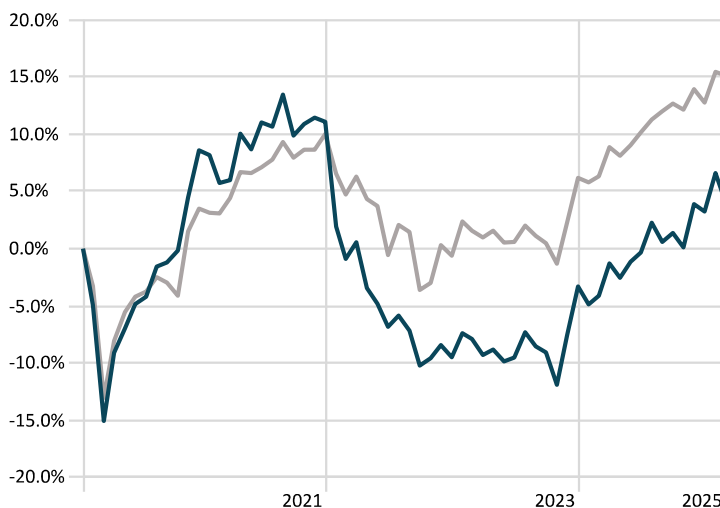
The equity element of this portfolio will not exceed 60%.

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

The Heritage 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



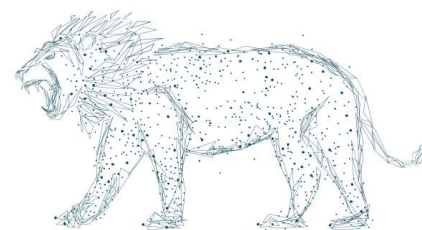
■ Crossing Point Heritage Balanced 4.2% ■ IA Mixed Investment 20-60% Shares 15.1%

Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Launch
Heritage Balanced	0.27	3.54	8.63	5.11	4.17
IA Mixed 20-60%	1.05	2.80	8.29	9.95	15.14

Discrete Calendar Year Returns

	01/03/2024 - 28/02/2025	01/03/2023 - 28/02/2024	01/03/2022 - 28/02/2023
Heritage Balanced	8.63	3.88	-7.04
IA Mixed 20-60%	8.29	4.70	-3.02



28 Feb 2025

Portfolio Information

Strategy Name	Crossing Point Heritage Cautious
Inception Date	02/12/2019
Portfolio Risk Score	37.99
Portfolio Risk Score Date	28/02/2025
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No
Gearing	2.79
Discount/Premium	-2.90

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

	Heritage Cautious	IA Mixed 20-60%
Std Dev	8.24	8.38
Alpha	-2.23	0.00
Beta	0.92	1.00

Heritage Cautious Allocation: 28/02/2025

International	9.75
US	9.50
UK	5.00
Europe	4.00
Japan	3.00
Pacific	3.00
Emerging Markets	3.00
Sustainable Energy	1.50
Technology	2.50
Financials	1.75
Flexible Investment	2.00
Equity Total	45.00
Fixed Income	52.00
Short Term Money Market	0.00
Cash	3.00

Portfolio Costs

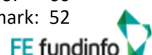
UK DFM Fee	0.30
Fund Charges - OCF	0.51



FE Risk Scores

Portfolio: 60

Benchmark: 52



Investment Objective

The Heritage Cautious Portfolio is a growth strategy with an equity allocation comprised primarily of investment trusts. 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 investment trusts and funds can invest in UK and overseas equities, commercial property, fixed interest securities, natural resources, precious metals or cash.

The Heritage 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 28/02/2025



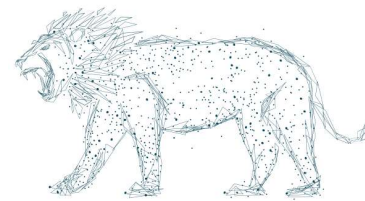
■ Crossing Point Heritage Cautious 3.2% ■ IA Mixed Investment 20-60% Shares 15.1%

Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Launch
Heritage Cautious	0.18	2.60	7.54	5.20	3.18
IA Mixed 20-60%	1.05	2.80	8.29	9.95	15.14

Discrete Calendar Year Returns

	01/03/2024 - 28/02/2025	01/03/2023 - 28/02/2024	01/03/2022 - 28/02/2023
Heritage Cautious	7.54	3.72	-5.84
IA Mixed 20-60%	8.29	4.70	-3.02



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