

31 May 2025

## Portfolio Information

Strategy Name	Crossing Point Heritage Balanced
Inception Date	02/12/2019
Portfolio Risk Score	48.48
Portfolio Risk Score Date	30/04/2025
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No
Gearing	3.87
Discount/Premium	-3.62

Time Period: 01/02/2020 to 31/05/2025

	Heritage Balanced	IA Mixed 20-60%
Std Dev	10.37	8.28
Alpha	-1.65	0.00
Beta	1.03	1.00

## Heritage Balanced Allocation: 31/05/2025

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
<b>Equity Total</b>	<b>60.00</b>
Fixed Income	37.00
Short Term Money Market	0.00
Cash	3.00

## Portfolio Costs

UK DFM Fee	0.30
Fund Charges - OCF	0.52

## 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.

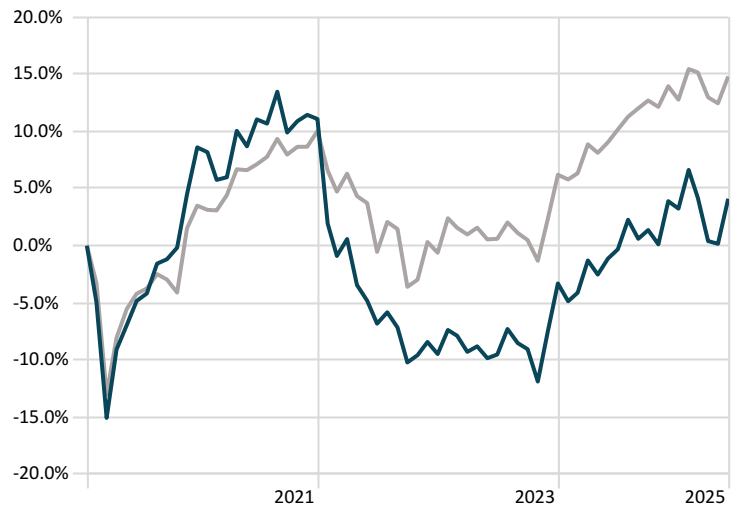
The equity element of this portfolio will not exceed 60%.

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 31/05/2025



— Crossing Point Heritage Balanced 4.1% — IA Mixed Investment 20-60% Shares 14.8%

## Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Launch
Heritage Balanced	-0.06	0.21	5.29	9.37	4.10
IA Mixed 20-60%	-0.30	0.74	5.27	10.67	14.79

## Discrete Calendar Year Returns

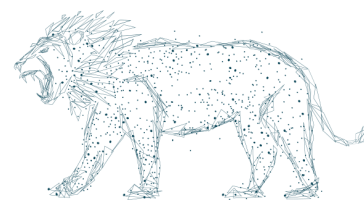
	01/06/2024 - 31/05/2025	01/06/2023 - 31/05/2024	01/06/2022 - 31/05/2023
Heritage Balanced	5.29	9.66	-5.28
IA Mixed 20-60%	5.27	8.45	-3.06



**MABEL  
INSIGHTS**

FE Risk Scores  
Portfolio: 75  
Benchmark: 49





## 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.

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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