

30 June 2025

## Portfolio Information

|                           |                                   |
|---------------------------|-----------------------------------|
| Strategy Name             | Crossing Point Heritage Strategic |
| Inception Date            | 02/12/2019                        |
| Portfolio Risk Score      | 58.43                             |
| Portfolio Risk Score Date | 31/05/2025                        |
| Base Currency             | Pound Sterling                    |
| On or Off Platform        | On                                |
| Managed Portfolio         | Yes                               |
| VAT on Fees               | No                                |
| Gearing                   | 4.79                              |
| Discount/Premium          | -3.84                             |

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

|         | Heritage Strategic | IA Mixed 40-85% |
|---------|--------------------|-----------------|
| Std Dev | 12.21              | 9.95            |
| Alpha   | -3.48              | 0.00            |
| Beta    | 1.07               | 1.00            |

## Heritage Strategic Allocation: 30/06/2025

|                         |              |
|-------------------------|--------------|
| 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         |
| <b>Equity Total</b>     | <b>70.00</b> |
| Fixed Income            | 27.00        |
| Short Term Money Market | 0.00         |
| Cash                    | 3.00         |

## Portfolio Costs

|                    |      |
|--------------------|------|
| UK DFM Fee         | 0.30 |
| Fund Charges - OCF | 0.56 |



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FE Risk Scores  
Portfolio: 88  
Benchmark: 67



## 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.

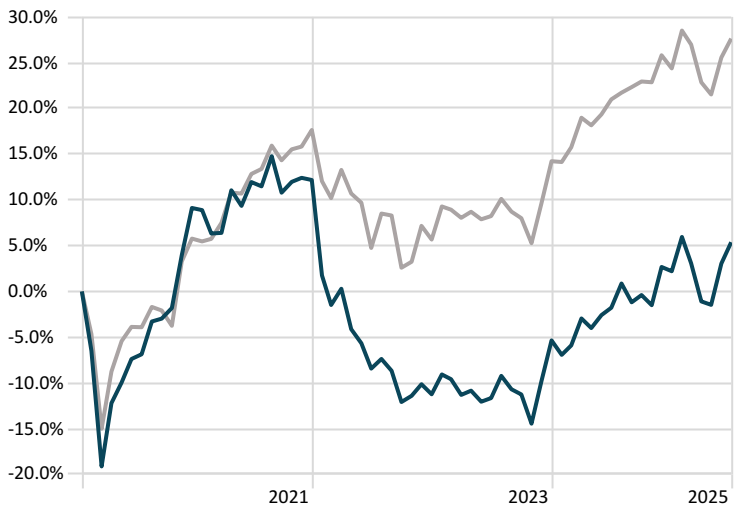
The equity element of this portfolio will not exceed 70%.

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 30/06/2025



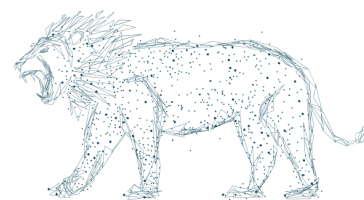
— Crossing Point Heritage Strategic 5.4% — IA Mixed Investment 40-85% Shares 27.6%

## Trailing Returns

|                    | 1 Month | 3 Months | 6 Months | 1 Year | 3 Years | Since Launch |
|--------------------|---------|----------|----------|--------|---------|--------------|
| Heritage Strategic | 2.26    | 6.54     | 3.10     | 7.29   | 15.08   | 5.37         |
| 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 |
|--------------------|-------------------------|-------------------------|-------------------------|
| Heritage Strategic | 7.29                    | 11.18                   | -3.52                   |
| IA Mixed 40-85%    | 5.49                    | 11.79                   | 3.32                    |



## 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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