

Portfolio - Target Market Assessment

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Crossing Point has defined target markets to help investors assess whether a specific portfolio in the Crossing Point Portfolio Management Service might be a suitable investment. This includes identifying the type of investors the portfolios might be suitable for by taking into consideration their knowledge and experience, financial situation and ability to bear losses, risk tolerance, objectives and investment horizon.

This document provides a summary of the target market assessments for each Crossing Point portfolio. More detailed information relating to the target market assessments for these investment products can be found on the Crossing Point website. Please note Crossing Point strongly recommends that existing and potential investors consult with a regulated financial adviser to help determine whether investment products are suitable to meet personal circumstances and requirements.

Portfolio	The type of clients the product is targeted at	Clients' knowledge and experience	Clients' financial situation and ability to bear losses	Equity content	FE risk score	Max Drawdown	Clients' objectives and needs	Clients' investment horizon
Guardian Defensive	Retail Clients Professional Clients Eligible counterparties	The portfolios are only available to clients with a regulated financial adviser to provide personal advice on the details of the investment, including risk characteristics and to assess the suitability of the product for the client's personal circumstances.	Clients that can bear losses of up to 100%	0 - 25%	36	-2.48%	The portfolio may be suitable for clients who seek capital growth. Although the Portfolio does not have an income objective, the underlying funds held in the Portfolio may make dividend distributions and therefore may also be suitable for clients who seek income.	Long Term (at least five years)
Guardian Cautious				0 - 40%	41	-2.85%	The portfolio may be suitable for clients who seek capital growth. Although the Portfolio does not have an income objective, the underlying funds held in the Portfolio may make dividend distributions and therefore may also be suitable for clients who seek income.	
Guardian Balanced				0 - 55%	48	-3.35%	The portfolio may be suitable for clients who seek capital growth. Although the Portfolio does not have an income objective, the underlying funds held in the Portfolio may make dividend distributions and therefore may also be suitable for clients who seek income.	
Guardian Strategic				0 - 70%	58	-4.14%	The portfolio may be suitable for clients who seek capital growth. Although the Portfolio does not have an income objective, the underlying funds held in the Portfolio may make dividend distributions and therefore may also be suitable for clients who seek income.	
Guardian Adventurous				0 - 85%	68	-4.94%	The portfolio may be suitable for clients who seek capital growth. Although the Portfolio does not have an income objective, the underlying funds held in the Portfolio may make dividend distributions and therefore may also be suitable for clients who seek income.	

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Green Path Cautious	Retail Clients Professional Clients Eligible counterparties	The portfolios are only available to clients with a regulated financial adviser to provide personal advice on the details of the investment, including risk characteristics and to assess the suitability of the product for the client's personal circumstances.	Clients that can bear losses of up to 100%	0 - 40%	Insufficient Data		The portfolio may be suitable for clients who seek capital growth. Although the Portfolio does not have an income objective, the underlying funds held in the Portfolio may make dividend distributions and therefore may also be suitable for clients who seek income. ESG investment criteria.	Long Term (at least five years)
Green Path Balanced				0 - 55%			The portfolio may be suitable for clients who seek capital growth. Although the Portfolio does not have an income objective, the underlying funds held in the Portfolio may make dividend distributions and therefore may also be suitable for clients who seek income. ESG investment criteria.	
Green Path Strategic				0 - 70%			The portfolio may be suitable for clients who seek capital growth. Although the Portfolio does not have an income objective, the underlying funds held in the Portfolio may make dividend distributions and therefore may also be suitable for clients who seek income. ESG investment criteria.	
Heritage Cautious				40%	46	-7.67%	The Portfolio may be suitable for clients who seek income. Although the Portfolio does not have a growth objective, the income from underlying funds can be reinvested in the Portfolio and therefore may also be suitable for clients who seek capital growth.	
Heritage Balanced				55%	59	-9.80%	The Portfolio may be suitable for clients who seek income and/or capital growth. Although the Portfolio does not have a growth objective, the income from underlying funds can be reinvested in the Portfolio and therefore may also be suitable for clients who seek capital growth.	

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Heritage Strategic	Retail Clients Professional Clients	The portfolios are only available to clients with a regulated financial adviser to provide personal advice on the details of the investment, including risk characteristics and to assess the suitability of the product for the client's personal circumstances.	Clients that can bear losses of up to 100%	70%	76	-11.56%	The Portfolio may be suitable for clients who seek income and/or capital growth. Although the Portfolio does not have a growth objective, the income from underlying funds can be reinvested in the Portfolio and therefore may also be suitable for clients who seek capital growth.	Long Term (at least five years)
Heritage Adventurous	Eligible counterparties			85%	91	-14.00%	The Portfolio may be suitable for clients who seek income and/or capital growth. Although the Portfolio does not have a growth objective, the income from underlying funds can be reinvested in the Portfolio and therefore may also be suitable for clients who seek capital growth.	

Investors need to read and have understood the Crossing Point Investment Management Ltd Portfolio Fact Sheets, Investment Summary and Investment Policy Statement. These documents include important information about the risk of investing and the charges associated with investing and are published on the Crossing Point website. This service is only available to investors who use the ongoing services of a regulated financial adviser.

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