

Blended Guardian/Heritage 50:50 ISA Illustration – 5 Years, £20,000 from Jan 25, 2016

Utilising your ISA allowance (£20,000) is a prudent and tax efficient step in any year, but could be especially important for the current tax year given that increases in Capital Gains Tax are expected.

The graphs and table below show the performance of £20,000 invested for 5 years starting from Jan 25th 2016 in a 50:50 Guardian/Heritage portfolio split across four risk levels and their relevant benchmarks followed by their risk ratings, costs and further financial ratios.

Heritage portfolios invest predominantly in investment trusts for long-term performance. Guardian portfolios invest in low-cost passive index funds while using a tactical trend-following overlay aimed to reduce the impact of large market reductions and has been found to reduce volatility, sequence of returns risk, and maximum drawdowns. This mix of portfolios blends the objectives of Heritage's superior longer-term return with Guardian's risk reduction measures. The combination can be held independently or as part of a broader asset allocation to provide further returns and greater diversification.

Cumulative Yearly Performance

Active and Passive Models	Balance at	Balance at	Balance at	Balance at	Balance at
£20,000 invested on 25 January 2016	25-Jan-17	25-Jan-18	25-Jan-19	24-Jan-20	25-Jan-21
Crossing Point Guardian/Heritage Adventurous	25,155.60	29,726.56	28,561.05	33,954.27	37,456.24
Crossing Point Guardian/Heritage Strategic	24,455.53	28,131.38	27,250.22	31,840.41	34,541.37
Crossing Point Guardian/Heritage Balanced	23,684.42	26,618.64	26,040.38	29,906.97	32,133.15
Crossing Point Guardian/Heritage Cautious	22,933.40	25,142.92	24,775.74	27,961.38	29,476.64

Risk Ratings

Active and Passive Models	Dynamic Planner		
	Benchmark	Risk score	Equity range
Crossing Point Guardian/Heritage Adventurous	IA 40-85%	7	85%
Crossing Point Guardian/Heritage Strategic	IA 40-85%	6	70%
Crossing Point Guardian/Heritage Balanced	IA 20-60%	5	55%
Crossing Point Guardian/Heritage Cautious	IA 20-60%	4	40%

Data from FE Fundinfo 29.01.21

Guardian/Heritage Adventurous and Strategic Portfolios 5-Year Performance



25/01/2016 - 25/01/2021 Data from FE fundinfo2021

Guardian/Heritage Balanced and Cautious Portfolios 5-Year Performance



25/01/2016 - 25/01/2021 Data from FE fundinfo2021

Past performance is not a guarantee of future performance. The value of investments and any income from them can fall and you may get back less than you invested. The performance demonstrated takes into account fund charges within the portfolio only and excludes transactional, platform, IFA and Crossing Point fees, all of which will reduce the performance and eventual returns over the long term.

Costs

Active and Passive Models	DFM Charge	Fund Cost	Total
Crossing Point Guardian/Heritage Adventurous	0.30%	0.44%	0.74%
Crossing Point Guardian/Heritage Strategic	0.30%	0.38%	0.68%
Crossing Point Guardian/Heritage Balanced	0.30%	0.33%	0.63%
Crossing Point Guardian/Heritage Cautious	0.30%	0.28%	0.58%
* Charges 0.25% plus VAT=0.30%	Does not include Transactional charges		

Financial ratios

5 Years to 31 January 2021	Blended Adventurous	Blended Strategic	Blended Balanced	Blended Cautious	IA Mixed 20-60%	IA Mixed 40-85%
Alpha	3.67	3.36	4.18	3.55	0	0
Beta	1.11	0.93	0.95	0.74	1	1
Downside Risk	13.18	10.76	8.33	6.49	8.62	10.75
Info Ratio Rel.	1.55	1.22	1.61	0.71	0	0
Jensens Alpha	4.05	3.12	3.99	2.61	0	0
Max Drawdown	-18.33	-15.01	-11.66	-8.88	-13.04	-15.48
Max Gain	21.11	18.54	15.58	13.13	11.98	15.93
Max Loss	-18.33	-15.01	-11.66	-8.88	-13.04	-15.48
Negative Periods	16	16	18	17	22	21
Positive Periods	44	44	42	43	38	39
r2	0.94	0.94	0.9	0.86	1	1
Relative	4.37	2.82	3.87	2.19	0	0
Return	12.38	10.71	9.26	7.5	5.19	7.68
Sharpe	0.82	0.79	0.77	0.67	0.23	0.44
Sortino	0.67	0.67	0.69	0.62	0.20	0.39
Tracking	2.82	2.31	2.41	3.08	0	0
Treynor	8.03	7.75	6.1	5.45	1.69	4.18
Volatility	10.84	9.11	7.48	5.97	7.52	9.50

IMPORTANT INFORMATION

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 the choice of funds will be based purely on Crossing Point Discretionary Fund Managers' experience within the market. By the nature of tactical trading, holdings will be regularly 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.

Guardian portfolios show actual performance data from September 2019 onwards. Before September 2019, the performance of the underlying funds is shown by applying the decisions made based on the rules-based trend-following signals that would have been applied over the period. The performance data is substantially the same as what would have been achieved if the portfolios had been 'live'.

Performance Calculation: Performance is shown inclusive of ongoing fund charges but gross of transaction and incidental fund charges as well as Crossing Point's investment management charge. Deductions for these charges will have the result of reducing the illustrated performance. Platform and IFA charges are applicable. Please refer to your investment adviser for details. Performance is quoted on an annualised basis and calculated through FE Analytics direct and provided for illustrative purposes only and should not be viewed as the performance of a specific client account.

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 charged at any time, their value will depend on individual circumstances.

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