

## Guardian 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 25<sup>th</sup> 2016 in each of the five risk-based Guardian portfolios and their relevant benchmarks followed by their risk ratings, costs and further financial ratios.

Guardian portfolios invest in passive index funds for growth and to minimise costs while using a tactical trend-following overlay aimed to reduce large falls in underlying investments and has been found to reduce volatility, sequence of returns risk, and maximum drawdowns. These portfolios can be held independently or as part of a broader asset allocation to provide returns with greater risk control and diversification.

### Guardian Yearly Cumulative Performance

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 Adventurous	25,062.10	27,829.73	26,768.24	30,709.71	34,077.29
Crossing Point Guardian Strategic	24,359.73	26,572.59	25,788.01	29,290.37	31,857.61
Crossing Point Guardian Balanced	23,629.95	25,348.24	24,817.66	27,872.52	29,829.38
Crossing Point Guardian Cautious	22,976.71	24,272.95	23,938.65	26,526.51	27,824.14
Crossing Point Guardian Defensive	22,321.40	23,170.67	23,075.69	25,283.55	26,070.84

### Guardian Risk Ratings

Passive Models	Dynamic Planner		
	Benchmark	Risk score	Equity range
Crossing Point Guardian Adventurous	IA 40-85%	7	85%
Crossing Point Guardian Strategic	IA 40-85%	6	70%
Crossing Point Guardian Balanced	IA 20-60%	5	55%
Crossing Point Guardian Cautious	IA 20-60%	4	40%
Crossing Point Guardian Defensive	IA 0-35%	4	25%

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.

## Guardian Portfolios 5-year Performance



- A - Guardian Adventurous 07/12/2020 in GB [34077.29]
- B - Guardian Strategic 07/12/2020 in GB [31857.61]
- C - IA Mixed Investment 40-85% Shares in GB [29665.44]



- A - Guardian Balanced 07/12/2020 in GB [29829.38]
- B - Guardian Cautious 07/12/2020 in GB [27824.14]
- C - IA Mixed Investment 20-60% Shares in GB [26237.75]



- A - Guardian Defensive 07/12/2020 in GB [26070.84]
- B - IA Mixed Investment 0-35% Shares [25140.78]

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

## Costs

Passive Models	DFM Charge	Fund Cost	Total
Crossing Point Guardian Adventurous	0.30%	0.13%	0.43%
Crossing Point Guardian Strategic	0.30%	0.13%	0.43%
Crossing Point Guardian Balanced	0.30%	0.13%	0.43%
Crossing Point Guardian Cautious	0.30%	0.13%	0.43%
* Charges 0.25% plus VAT=0.30%	Does not include Transactional charges		

## Financial ratios

5 Years to 31 January 2021	Guardian Adventurous	Guardian Strategic	Guardian Balanced	Guardian Cautious	Guardian Defensive	IA Mixed 0-35%	IA Mixed 20-60%	IA Mixed 40-85%
Alpha	4.26	3.82	4.09	3.47	2.20	0	0	0
Beta	0.79	0.67	0.69	0.54	0.65	1	1	1
Downside Risk	7.36	6.33	5.5	4.53	3.93	5.74	8.62	10.75
Info Ratio Rel.	0.58	0.28	0.6	0.23	0.19	0	0	0
Jensens Alpha	3.50	2.64	2.97	1.85	0.96	0	0	0
Max Drawdown	-10	-8.51	-7.26	-5.79	-4.49	-8.65	-13.04	-15.48
Max Gain	22.94	16.62	13.92	11.74	10.48	9.44	11.98	15.93
Max Loss	-10	-8.51	-7.26	-5.79	-4.45	-8.65	-13.04	-15.48
Negative Periods	23	22	22	20	22	21	22	21
Positive Periods	37	38	38	40	38	39	38	39
r2	0.79	0.79	0.73	0.65	0.61	1	1	1
Relative	2.62	1.35	2.46	1.11	0.64	0	0	0
Return	10.5	9.13	7.78	6.36	5.09	4.42	5.19	7.68
Sharpe	0.83	0.79	0.71	0.57	0.36	0.17	0.23	0.44
Sortino	0.95	0.89	0.78	0.63	0.40	0.16	0.20	0.39
Tracking	4.51	4.77	4.07	4.76	3.35	0	0	0
Treynor	8.9	8.41	6.24	5.31	2.46	0.92	1.69	4.18
Volatility	8.39	7.16	6.01	5.05	4.37	5.30	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.

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