

Outcome Based Portfolio Solutions

Portfolio	Objectives	Client Outcome Aim
Guardian Trend following Low-cost passives 5 risk-rated portfolios	Protect investments from large stock market falls. Mitigate sequence of returns risk. Participate in market growth.	Active management of passives. Trend following to minimise volatility and maximum drawdown. Smoother long-term returns.
Green Path 'Doing well by doing good' Clear environmental, social and governance criteria 3 risk-rated portfolios	Low-cost managed service dedicated to sustainable growth through the use of environmental, social and governance (ESG) investment values.	Attractive long-term performance. Diversified global equity. Invested in ESG principles.
Heritage Investment trusts Long-term investments 4 risk-rated portfolios	Low-cost actively managed portfolios designed for long-term capital growth predominately utilising investment trusts for the equity allocation.	Superior long-term performance and returns. Diversified global portfolio of holdings.
Heritage Dividend Investment trusts Income generating 2 risk-rated portfolios	Actively managed portfolio designed for attractive income distribution and growth. Using portfolio of equity investment trusts and passive bonds.	Income and growth from a diversified global portfolio. Client looking for reliable natural income.

All portfolios have DFM charge of 0.25% plus VAT.

Portfolios can be blended to find the optimum solution (subject to the availability of the portfolios on the platform).

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'.

Heritage portfolios show actual performance data from December 2019 onwards. Before December 2019, the performance of the underlying funds is shown. 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 concession are not guaranteed and may be charged at any time, their value will depend on individual circumstances.

The information provided by Financial Express Analytics (FE) is used at your own risk. FE takes care to ensure that the information provided is correct. Neither FE or Crossing Point Investment Management warrants or guarantee the content of the information, nor do we accept any responsibility for error, inaccuracies, omissions or any inconsistencies herein.

Detail of the nature of the investments, the commitment required, and the specific risk warnings are described in the Crossing Point Investment Management Terms of Business with a financial adviser. Reference to any particular fund or portfolio does not constitute a recommendation for investment purposes. Indices are used for comparative purposes only. Persons who do not have professional experience in matters relating to investments should speak with a financial adviser before making an investment decision.

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