

Target Market Assessment

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 that Crossing Point is only available to investors who use the ongoing services of a regulated financial adviser who can help determine whether investment products are suitable to meet personal circumstances and requirements.

Guardian Portfolios	Defensive	Cautious	Balanced	Strategic	Adventurous
The type of client the product is targeted at	Retail Clients, Professional Clients, Eligible counterparties				
Clients' knowledge and experience	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' financial situation and ability to bear losses	Clients that can bear a capital loss that might be expected from a portfolio invested in a broad range of asset classes and that can bear losses of up to 100%.				
Equity content	0 - 30%	0 - 45%	0 - 60%	0 - 70%	0 - 85%
FE risk score	22	31	40	48	58
Max Drawdown	-4.49%	-5.79%	-7.26%	-8.51%	-10.00%
Clients' objectives and needs	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.	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.	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.	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.	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.
Client's investment horizon	Long Term (at least five years)				

Heritage Portfolios	Cautious	Balanced	Strategic	Adventurous
The type of client the product is targeted at	Retail Clients, Professional Clients, Eligible counterparties			
Clients' knowledge and experience	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' financial situation and ability to bear losses	Clients that can bear a capital loss that might be expected from a portfolio invested in a broad range of asset classes and that can bear losses of up to 100%.			
Equity content	35 - 45%	50 - 60%	60 - 70%	75 - 85%
FE risk score	53	69	84	102
Max Drawdown	-11.84%	-15.78%	-20.42%	-24.85%
Clients' objectives and needs	The portfolio may be suitable for clients who seek income. Although the portfolio does not have a growth objective, the income from the underlying funds can be reinvested in the portfolio and therefore may also be suitable for clients who seek capital growth.	The portfolio may be suitable for clients who seek income. Although the portfolio does not have a growth objective, the income from the underlying funds can be reinvested in the portfolio and therefore may also be suitable for clients who seek capital growth.	The portfolio may be suitable for clients who seek income. Although the portfolio does not have a growth objective, the income from the underlying funds can be reinvested in the portfolio and therefore may also be suitable for clients who seek capital growth.	The portfolio may be suitable for clients who seek income. Although the portfolio does not have a growth objective, the income from the underlying funds can be reinvested in the portfolio and therefore may also be suitable for clients who seek capital growth.
Client's investment horizon	Long Term (at least five years)			

Target Market Assessment (cont.)

Heritage Dividend Portfolios	Cautious	Balanced
The type of client the product is targeted at	Retail Clients, Professional Clients, Eligible counterparties	
Clients' knowledge and experience	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' financial situation and ability to bear losses	Clients that can bear a capital loss that might be expected from a portfolio invested in a broad range of asset classes and that can bear losses of up to 100%.	
Equity content	40%	55%
FE risk score	35	45
Max Drawdown	-2.20%	-2.09%
Clients' objectives and needs	The portfolio may be suitable for clients who seek income. The portfolio has a natural dividend distribution objective for the underlying investments. This income can be redistributed or reinvested and therefore is suitable for clients seeking income or growth.	The portfolio may be suitable for clients who seek income. The portfolio has a natural dividend distribution objective for the underlying investments. This income can be redistributed or reinvested and therefore is suitable for clients seeking income or growth.
Client's investment horizon	Long Term (at least five years)	

Green Path Portfolios	Cautious	Balanced	Strategic
The type of client the product is targeted at	Retail Clients, Professional Clients, Eligible counterparties		
Clients' knowledge and experience	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' financial situation and ability to bear losses	Clients that can bear a capital loss that might be expected from a portfolio invested in a broad range of asset classes and that can bear losses of up to 100%.		
Equity content	45%	60%	70%
FE risk score	43	54	65
Max Drawdown	-2.29%	-2.15%	-2.27%
Clients' objectives and needs	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.	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.	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.
Client's investment horizon	Long Term (at least five years)		



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 underlying fund charges but gross of Crossing Point's investment management charge. Deduction of this charge will have the result of reducing the illustrated performance. A platform charge is 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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