

Portfolio Information

Equity Content	0 - 55%
FE Risk Score - Portfolio	47
FE Risk Score - Benchmark	43
Volatility	4.44%
Alpha	1.61%
Beta	0.79%
Max Drawdown - Portfolio	-3.35%
Max Drawdown - Benchmark	-5.76%
Sharpe Ratio	0.36%
Sortino Ratio	0.39%
Management Fees inc. vat	0.30%
Fund Costs - OCF	0.14%

Default Sector Holdings

Global	12%
North America	9%
UK Large Cap	9.8%
UK Mid Cap	4.2%
UK Small Cap	0%
Europe	3%
Japan	3%
Pacific	4%
Emerging Markets	5%
Property	5%
Commodities	0%
Global Fixed Interest	13%
UK Gilts	6.5%
UK Investment Grade Bond	6.5%
UK Short Duration Inv. Grade Bond	13%
Cash	6%

Portfolio Managers


Tomiko Evans



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Contact Information

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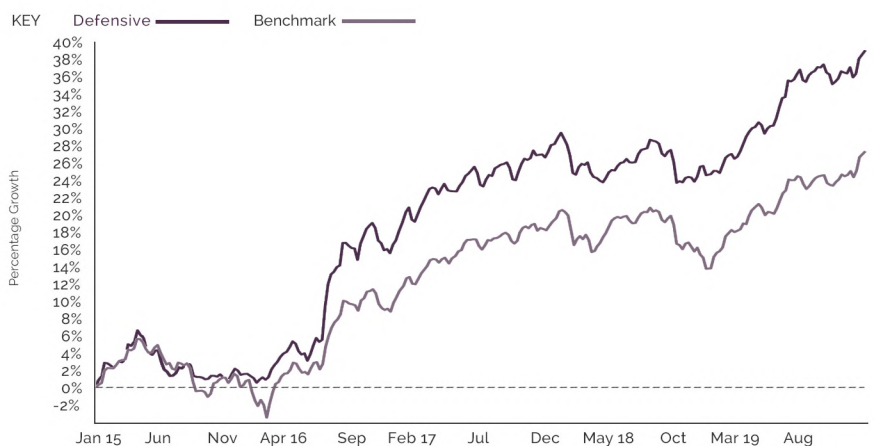
Investment Objective

The Guardian Balanced Portfolio is a tactically traded passive growth strategy. It is aimed at medium to long term investors who are seeking capital growth from a diversified portfolio of mainly equity investments. The smoothed nature of returns makes the portfolio attractive to income taking investors.

The equity element of the portfolio will not exceed 55% but may in times of market weakness be reduced to zero and be replaced by gilts and bonds. Guardian trading strategies seek to invest into equity when market momentum is rising but retain profits by moving to the security of gilts and bonds when market momentum falls. These strategies seek to enhance overall gain and reduce risk of loss.

The chosen passive index tracking funds can invest in UK and overseas equities, commercial property, fixed interest securities, natural resources, precious metals or cash.

The Guardian Balanced Portfolio is benchmarked against the average performance of the IA Mixed Investment 20%-60% Equity Sector.

Cumulative Performance Chart


Cumulative performance chart shows % growth from 02/01/2015 to 03/01/2020 calculated using bid prices with income re-invested into the fund net of tax. The cumulative performance chart shows how the portfolio has performed against the benchmark taking into account the changing composition of the portfolio over the period of time shown.

Cumulative Performance: % Growth to 04/01/2020

	6 months %	1 year %	2 years %	3 years %	5 years %
Balanced	2.46	11.48	8.28	16.74	39.14
Benchmark IA Mixed Investment 20%-60%	2.40	11.50	6.17	13.68	27.01
Difference Portfolio vs Benchmark	0.06	-0.02	2.11	3.06	12.13

Discrete Performance: % Growth to 04/01/2020

	04/01/19 - 04/01/20	04/01/18 - 04/01/19	04/01/17 - 04/01/18	04/01/16 - 04/01/17	04/01/15 - 04/01/16
Balanced	11.48	-2.87	7.81	17.41	1.51
Benchmark IA Mixed Investment 20%-60%	11.50	-4.78	7.07	10.41	1.19
Difference Portfolio vs Benchmark	-0.02	1.91	0.74	7.00	0.32

IMPORTANT INFORMATION The Crossing Point Portfolio Management Service is only available to investors who use the ongoing services of a financial adviser. Past performance of a portfolio is not a guide to future returns. The value of an investment and the income from it can go down as well as up and there is a risk of loss to capital. Exchange rates will also cause the value of underlying investments to fall or rise. Tax concessions are not guaranteed and may be changed at any time; their value will depend on individual circumstances. Details 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. 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. Issued by Crossing Point Investment Management Ltd (registered no. 08776208) is authorised and regulated by the Financial Conduct Authority (FCA no. 813549). Registered address: Tara House, 7 Uplands Crescent, Swansea, SA2 0PA. For your protection, calls may be monitored and recorded for training and quality assurance purposes.