

Portfolio Information

Equity Content	55%
FE Risk Score - Portfolio	61
FE Risk Score - Benchmark	46
Volatility	11.27%
Alpha	4.62%
Beta	1.27%
Max Drawdown - Portfolio	-15.78%
Max Drawdown - Benchmark	-12.89%
Sharpe Ratio	0.27%
Sortino Ratio	0.22%
Management Fees inc. vat	0.30%
Fund Costs - OCF	0.55%

Default Sector Holdings

Global	15%
North America	9%
UK All Cap	10%
UK Small Cap	1%
Europe	3%
Japan	2%
Pacific	6%
Emerging Markets	3%
Property	5%
Technology	1%
Global Fixed Interest	13%
UK Gilts	6.5%
UK Investment Grade Bond	13%
UK Short Duration Inv. Grade Bond	6.5%
Cash	6%

Portfolio Managers



Tomiko Evans



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Contact Information

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Investment Objective

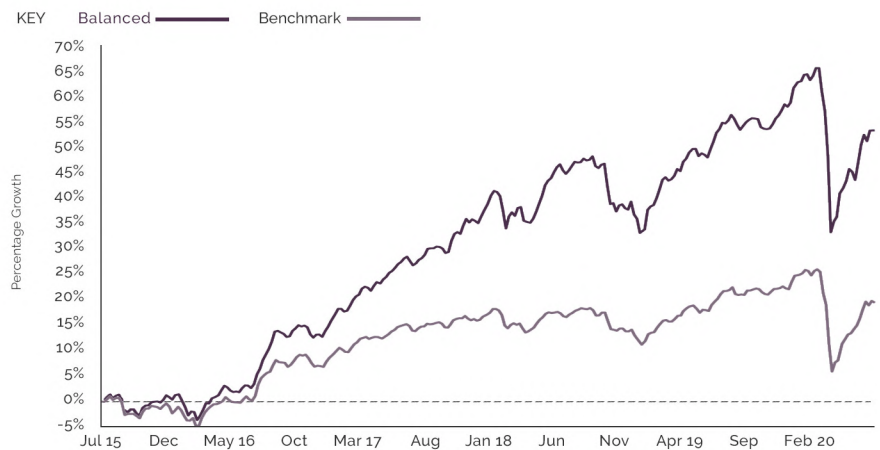
The Heritage Balanced Portfolio is an active growth strategy. It is aimed at medium to long term investors who are seeking capital growth from a diversified portfolio of mainly equity investment trusts.

The equity element of the portfolio will not exceed 55%.

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

The Heritage 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 30/06/2015 to 30/06/2020 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 01/07/2020

	6 months %	1 year %	2 years %	3 years %	5 years %
Balanced	-5.99	0.07	5.54	20.80	53.16
Benchmark IA Mixed Investment 20% - 60%	-4.36	-0.62	2.25	4.74	19.35
Difference Portfolio vs Benchmark	-1.63	0.69	3.29	16.06	33.81

Discrete Performance: % Growth to 01/07/2020

	01/07/19 - 01/07/20	01/07/18 - 01/07/19	01/07/17 - 01/07/18	01/07/16 - 01/07/17	01/07/15 - 01/07/16
Balanced	0.07	5.47	14.45	20.81	4.95
Benchmark IA Mixed Investment 20% - 60%	-0.62	2.89	2.44	11.86	1.87
Difference Portfolio vs Benchmark	0.69	2.58	12.01	8.95	3.08

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 of 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.