

Portfolio Information

Equity Content	40%
FE Risk Score – Portfolio	45
FE Risk Score – Benchmark	44
Volatility	8.68%
Alpha	4.37%
Beta	0.98%
Max Drawdown – Portfolio	-11.84%
Max Drawdown – Benchmark	-12.89%
Sharpe Ratio	0.31%
Sortino Ratio	0.25%
Management Fees inc. vat	0.30%
Fund Costs – OCF	0.42%

Default Sector Holdings

Global	13.00%
North America	6.00%
UK	5.00%
Europe	2.00%
Japan	1.00%
Pacific	3.00%
Emerging Markets and China	4.00%
Gold	2.00%
Property	2.00%
Technology	2.00%
Global Fixed Interest	19.25%
UK Gilts	6.50%
UK Investment Grade Bond	7.70%
UK Short Dur. Inv. Grade Bond	11.55%
US Government Bond	6.00%
Cash	9.00%

Portfolio Managers



Tomiko Evans

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Contact Information

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Investment Objective

The Heritage Cautious 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 equity investment trusts.

The equity element of this portfolio will not exceed 40%.

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 Cautious Portfolio is benchmarked against the average performance of the IA Mixed Investment 20-60% equity sector.

Cumulative Performance Chart

KEY Cautious — Benchmark —



Source: FE Analytics.

Cumulative performance chart shows % growth from 30/09/2015 to 30/09/2020 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 change composition of the portfolio over the period of time shown.

Cumulative Performance: % Growth to 01/10/2020

	6 months %	1 year %	2 year %	3 year %	5 year %
Cautious	13.93	2.08	8.68	19.67	50.48
Benchmark	11.99	-1.18	2.78	5.46	25.51
IA Mixed Investment 20%-60%					
Difference	1.94	3.26	5.90	14.21	24.97
Portfolio vs. Benchmark					

Discrete Performance: % Growth to 01/10/2020

	01/10/2019 - 01/10/2020	01/10/2018 - 01/10/2019	01/10/2017 - 01/10/2018	01/10/2016 - 01/10/2017	01/10/2015 - 01/10/2016
Cautious	2.08	6.46	10.12	9.55	14.78
Benchmark	-1.18	4.01	2.60	6.15	12.11
IA Mixed Investment 20%-60%					
Difference	3.26	2.45	7.52	3.40	2.67
Portfolio vs. Benchmark					

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.

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.

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