

Portfolio Information

Equity Content	40%
FE Risk Score – Portfolio	42
FE Risk Score – Benchmark	43
Volatility	8.85%
Alpha	3.91%
Beta	0.91%
Max Draw down – Portfolio	-11.84%
Max Draw down – Benchmark	-12.89%
Sharpe Ratio	0.36%
Sortino Ratio	0.30%
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



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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



Source: FE Analytics.

Cumulative performance chart shows % growth from 01/01/2016 to 31/12/2020 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 04/01/2021

	6 months %	1 year %	2 year %	3 year %	5 year %
Cautious	10.19	6.11	25.71	21.53	56.56
Benchmark	8.06	3.52	15.77	9.87	29.89
IA Mixed Investment 20%60%					
Difference	2.13	2.59	9.94	11.66	26.67
Portfolio vs. Benchmark					

Discrete Performance: % Growth to 04/01/2021

	04/01/2020 - 04/01/2019 - 04/01/2021	04/01/2020	04/01/2018 - 04/01/2019	04/01/2017 - 04/01/2018	04/01/2016 - 04/01/2017
Cautious	6.11	18.47	-3.33	14.69	12.33
Benchmark	3.52	11.84	-5.10	7.16	10.33
IA Mixed Investment 20%60%					
Difference	2.59	6.63	1.77	7.53	2.00
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.

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.

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