

CROSSING POINT

Balanced Multi-Index
PORTFOLIO

Portfolio

The **Balanced Multi-Index Portfolio** is a tactically traded passive growth strategy managed on a discretionary basis by **Crossing Point Investment Managers**. It is aimed at medium to long term investors who are seeking capital growth from a diversified portfolio of mainly equity investments.

The equity element of the portfolio will not exceed 65% but may in times of market weakness be reduced to zero and be replaced by UK government bonds. Tactical trading strategies seek to invest into equity when market momentum is rising but retain profits by moving to the security of gilts when market momentum falls. These strategies seek to enhance overall gain and reduce risk of loss.

Equity	
The maximum equity element of the portfolio	65%
The minimum equity element of the portfolio	0%
Management Fees	
Discretionary Management Fees Inclusive of VAT	0.36%
Fund Costs	
The total expected charge of fund management	0.2%
Beta	
Portfolio risk relative to benchmark	
Alpha	
Portfolio growth relative to benchmark	
Volatility Measure	
Portfolio volatility measure	
Sharpe Ratio	
Portfolio risk measure	
Risk Score	
Prospective Risk Score	5

The chosen passive index tracking funds can invest in UK and overseas equities, commercial property, fixed interest securities, natural resources, precious metals or cash. Index tracking funds replicate the stockholding of an underlying index. Since these funds track the composition and performance of the underlying index, there are low levels of human involvement and so these funds have a lower total costs.

The Balanced Multi-Index Portfolio is benchmarked against the average performance of the IA Mixed Investment 40%-85% Equity Sector and has a risk rating and investor profile of 5 out of 10.

Performance ratios - over 3 years

Prospective Risk Level



Historic Risk Level



Prospective Risk Level

The prospective portfolio risk level represents the expected level of future volatility of the combination of asset classes determined by using objective mathematical modelling tools taking into account past data and implied market data in the future. This derivation is based on the current asset class composition of the portfolio.

Historic Risk Level

The historic portfolio risk level represents the historic volatility over the period 30/06/2015 to 30/06/2018, and takes into account the changing composition of the portfolio over that period of time.

Prospective Risk Score Over 3 Years

Risk No	Volatility	Alpha	Beta	Sharpe	Information Ratio	Max Loss	Max Gain	Negative Periods	Positive Periods
5	5.71	7.64	0.76	1.47	1.38	-2.65	22.57	11	25

Cumulative Performance Chart

KEY Balanced  Benchmark  ○ Automated Switch



Cumulative performance chart shows % growth from 01/01/2017 to 30/07/2018 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 30/07/2018

	6 months %	1 year %	2 years %	3 years %	5 years %
Balanced	1.35	4.91	15.86	39.77	-
Benchmark IA Mixed Investment 20%-60%	0.50	3.21	11.85	18.24	28.99
Difference Portfolio vs Benchmark	0.85	0.55	4.01	21.53	-

Discrete Performance to Month End Shown: % Growth to 30/07/2018

	30/06/18	30/06/17	30/06/16	30/06/15	30/06/14
Balanced	4.71	13.95	17.37	8.65	-
Benchmark Mixed Investment 20%-60% shares	2.57	11.93	1.85	4.86	6.84
Difference Portfolio vs Benchmark	2.14	2.02	15.52	3.79	-

Asset Allocation Profile and Holdings

Sector	Default Asset Allocation %	Current Asset Allocation %	Fund/ Index Tracker
North American Equity	8%	8%	HSBC American Index C Acc
UK Large Cap Equity	20.5%	17%	HSBC FTSE 100 Index
UK Mid Cap Equity	5.5%	11%	HSBC FTSE 250 Index
UK Small Cap Equity	2%	0%	
Europe Equity	7%	7%	HSBC European Index
Japan Equity	7%	7%	HSBC Japan Index
Asian Equity	3%	0%	
Emerging Markets Equity	6%	3%	HSBC Pacific Index
UK Property	5%	5%	Threadneedle UK PropJ Henderson UK Prop
Commodities	0%	0%	
Global Fixed Interest	5%	2.5%	iShares OseaCorBdIdx(UK)
UK Gilts	7%	6%	L&G All Stocks Gilt Index
UK Index Linked Gilts	5%	6%	L&G All Stocks Gilt Index
UK Corporate Bonds	7%	6%	BlackRock Corporate Bond
Cash	12%	20%	BlackRock Cash OSA
TOTAL	100%	100%	

Please note that the value of investments and the income derived from them may fall as well as rise and you may get back less than you invested. Past performance is not a guide to future performance.

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