



Where money meets intelligence

 **CROSSING POINT**

TACTICAL INVESTORS

Performance Update and Review, 30 September 2021  
Green Path Portfolios



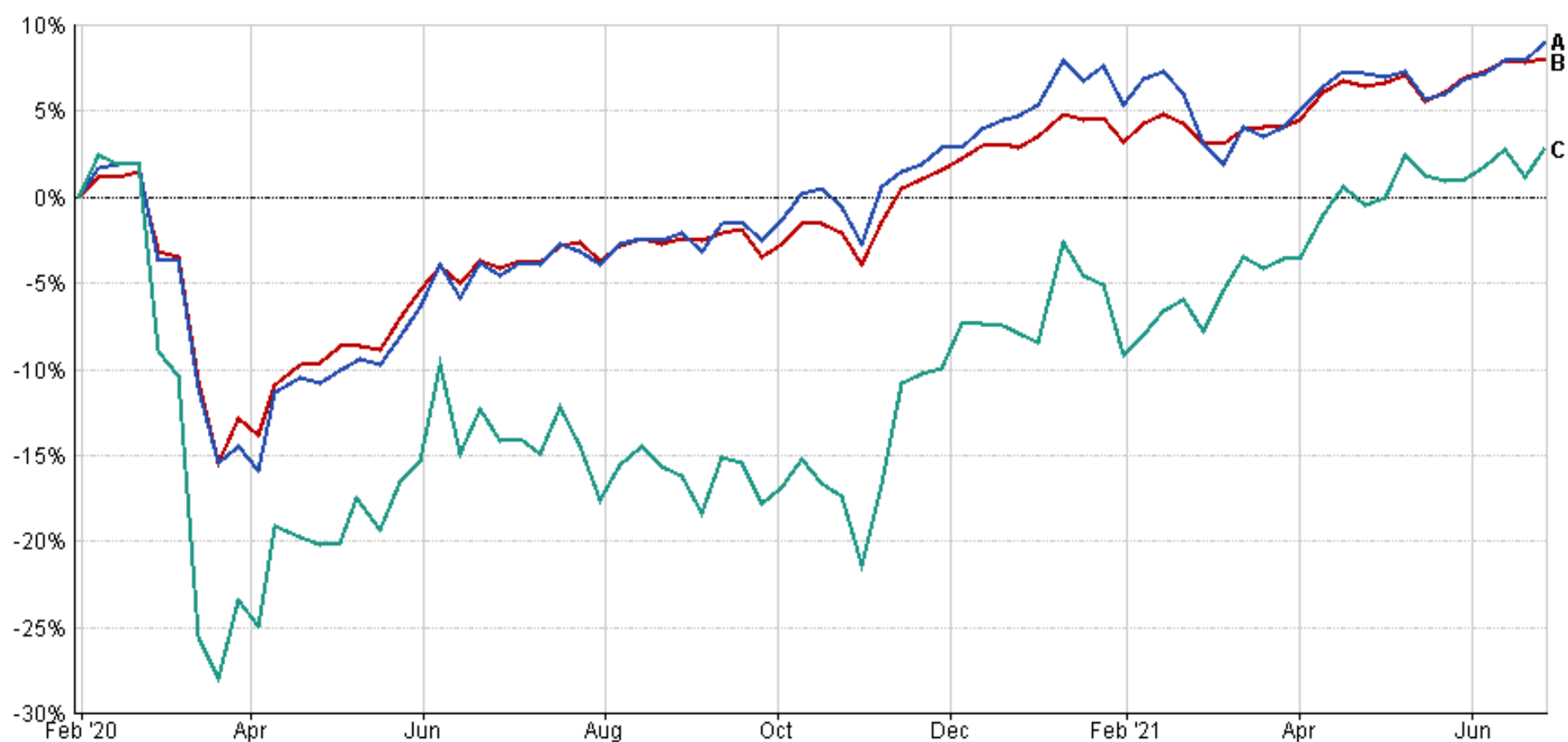
## Green Path Portfolios

Green Path portfolios are a low-cost actively managed portfolio service designed for long-term investments and dedicated to sustainable growth using environmental, social, and governance (ESG) investment values. The Green Path strategy allows you to take a positive approach to sustainable investment.

### Key Objectives:

- ✘ Globally diversified investment
- ✘ Maintain the integrity of the environment and the use of natural resources.
- ✘ Recognise the civil, economic, and social rights of every human being
- ✘ Promote sustainable development today without compromising future development.

### Green Path Balanced Portfolio Performance Since Crossing Point Launch vs. the IA Mixed Investment 20-60% and the FTSE 1001, February 2020 to 30 September 2021



- A - Green Path Balanced 19/03/2021 TR in GB (10.78%)
- B - IA Mixed Investment 20-60% Shares TR in GB (9.02%)
- C - FTSE 100 TR GB (3.49%)

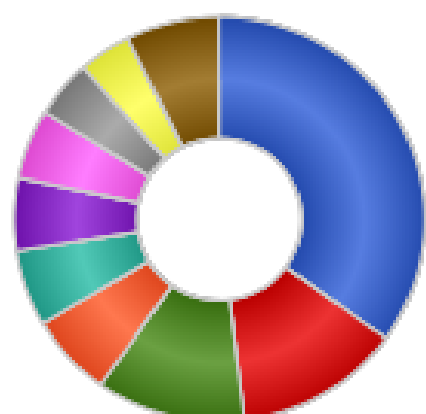


Past performance is not a guarantee of future performance. The value of investments and any income from them can fall and you may get back less than you invested. The performance demonstrated takes into account fund charges within the portfolio only. Transactional, platform, incidental, IFA and Crossing Point charges are excluded, all of which will reduce the performance and eventual returns over the long term.



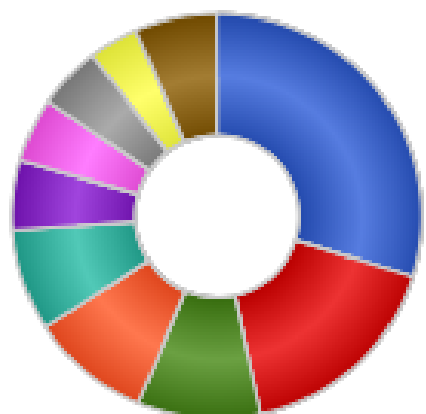
## Green Path Portfolios Asset Allocation

### Green Path Strategic



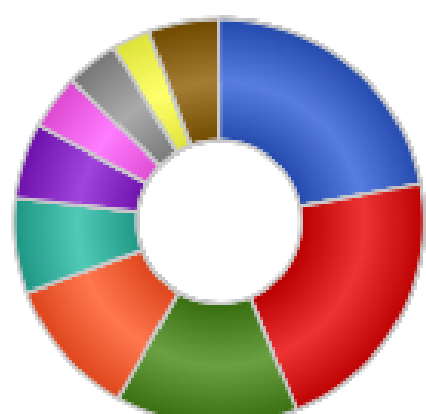
Name	% Weight
Undisclosed	35.00
Global Fixed Interest	13.05
Alternative Investment Strategies	11.75
UK Corporate Fixed Interest	6.63
Money Market	6.06
North American Equities	5.83
UK Equities	5.58
UK Fixed Interest	4.52
Asia Pacific Emerging Equities	4.23
Other	7.35

### Green Path Balanced



Name	% Weight
Undisclosed	29.80
Global Fixed Interest	16.79
Money Market	9.71
Alternative Investment Strategies	9.50
UK Corporate Fixed Interest	8.11
UK Fixed Interest	5.54
UK Equities	5.16
North American Equities	4.94
Asia Pacific Emerging Equities	3.98
Other	6.47

### Green Path Cautious



Name	% Weight
Undisclosed	22.00
Global Fixed Interest	21.83
Money Market	14.39
UK Corporate Fixed Interest	11.10
UK Fixed Interest	7.57
Alternative Investment Strategies	6.00
North American Equities	4.38
UK Equities	4.11
Asia Pacific Emerging Equities	3.08
Other	5.53



## Green Path Portfolio Performance to 30 September 2021

Cumulative Performance (%)				
Green Path	3 months	6 months	1 year	Since 01.07.19
Strategic 70	1.70	6.90	14.91	16.34
Mixed 40-85	1.33	6.34	16.63	17.94
Balanced 60	1.40	6.00	12.33	14.56
Cautious 45	1.03	4.75	9.23	11.19
Mixed 20-60	0.78	4.41	12.21	12.44

Source: FE Analytics, 30 September 2021.

## Green Path Balanced Portfolio 2 Year Graph to 30 September 2021

30/09/2019-30/09/2021



- A – Green Path Balanced 19/03/2021 TR in GB (12.75%)
- B - IA Mixed Investment 20-60% Shares TR in GB (10.87%)



Source: FE Analytics

Copies of the portfolio factsheets can be found at: [www.crossingpoint.co.uk](http://www.crossingpoint.co.uk)

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## Portfolio Volatility Measures to 30 September 2021

1-Year Volatility Measures							
Green Path	Volatility	Alpha	Beta	Sharpe	Max DD	Sortino	Info Ratio
Strategic 70	8.97	-1.62	1.01	1.27	-2.27	1.86	-0.48
Mixed 40-85	8.33			1.58	-1.69	3.17	
Balanced 60	7.69	-1.01	1.10	1.15	-2.15	1.58	0.04
Cautious 45	6.47	-1.63	0.91	0.89	-2.29	1.10	-0.98
Mixed 20-60	6.47			1.35	-1.24	2.53	

Source: FE Analytics, 30 September 2021.

## FE Risk Scores, September 2021

FE Fundinfo Risk Scores define risk as a measure of volatility relative to an index of the 100 largest UK companies (the FE Risk Score benchmark) which has a risk rating of 100 and is rebased to sterling. Instruments more volatile than the benchmark have a score above 100 and vice versa giving a reliable indication of risk.

Investment Term Risk Level			
Portfolio Risk	FE Risk Score	Short (3-7 Years)	Medium (8-15 Years)
Green Path Cautious	41	Moderate to Adventurous	Cautious to Moderate
Green Path Balanced	51	Moderate to Adventurous	Moderate
Green Path Strategic	62	Adventurous	Moderate to Adventurous

FE Default Investment Portfolio Risk Level	Investment Term	
	Short (3-7 Year)	Medium (8-15 Years)
	FE Risk Score	FE Risk Score
Cautious	5-15	25-35
Cautious to moderate	15-25	35-45
Moderate	25-40	40-55
Moderate to Adventurous	40-60	55-70
Adventurous	60-120	70-130

Source: FE Analytics, 30 September 2021.

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## Platform Availability

Crossing Point Green Path portfolios are available on the following platforms:



## Green Path Portfolio Costs, 30 September 2021

Portfolio	Costs		
	DFM Charge	Fund Cost	Total
Green Path Strategic	0.30%	0.38%	0.68%
Green Path Balanced	0.30%	0.37%	0.67%
Green Path Cautious	0.30%	0.37%	0.67%

Fund Costs at 30.9.2021

Excludes platform charges, incidental charges and transaction charges.

The impact of transaction, platform, and incidental costs may mean illustrations from platforms show different total costs.

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## 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.

Guardian portfolios show actual performance data from September 2019 onwards. Before September 2019, the performance of the underlying funds is shown by applying the decisions made based on the rules-based trend-following signals that would have been applied over the period. The performance data is substantially the same as what would have been achieved if the portfolios had been 'live'.

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 ongoing fund charges but gross of transaction and incidental fund charges as well as Crossing Point's investment management charge. Deductions for these charges will have the result of reducing the illustrated performance. Platform and IFA charges are 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.

The information provided by Financial Express Analytics (FE) is used at your own risk. FE takes care to ensure that the information provided is correct. Neither FE or Crossing Point Investment Management warrants or guarantee the content of the information, nor do we accept any responsibility for error, inaccuracies, omissions or any inconsistencies herein.

Detail 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 with a financial adviser. 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.

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