

## Heritage Adventurous Portfolio Fact Sheet - 30 June 2022

Where money meets intelligence



TACTICAL INVESTORS

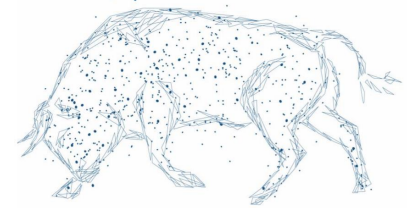
### Portfolio Managers



Tomiko Evans Mike Buckle



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 your personal financial adviser for further information.



# HERITAGE ADVENTUROUS

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## Portfolio Information

<b>Equity Content</b>	0-85%
<b>FE Risk Score - Portfolio</b>	98
<b>FE Risk Score - Benchmark</b>	60
<b>Volatility - Portfolio*</b>	17.46%
<b>Volatility - Benchmark*</b>	11.45%
<b>Alpha*</b>	-4.52%
<b>Beta*</b>	1.42%
<b>Max Drawdown - Portfolio*</b>	-24.85%
<b>Max Drawdown - Benchmark*</b>	-15.41%
<b>Sharpe Ratio - Portfolio*</b>	-0.01%
<b>Sharpe Ratio - Benchmark*</b>	0.00%
<b>Sortino Ratio - Portfolio*</b>	-0.23%
<b>Management Fees</b>	0.30%
<b>Current Fund Costs - OCF</b>	0.55%
<b>Default Fund Costs - OCF</b>	0.59%

\*Values based on monthly performance data from the past 3 years.

## Current Sector Holdings

International	15.00%
US	10.00%
UK	16.00%
Pacific	3.00%
Property	1.00%
Clean Energy	6.50%
Infrastructure	7.00%
Insurance	4.00%
Mining	0.50%
Natural Resources	4.00%
Fixed Income	4.00%
Cash	29.00%

## Investment Objective

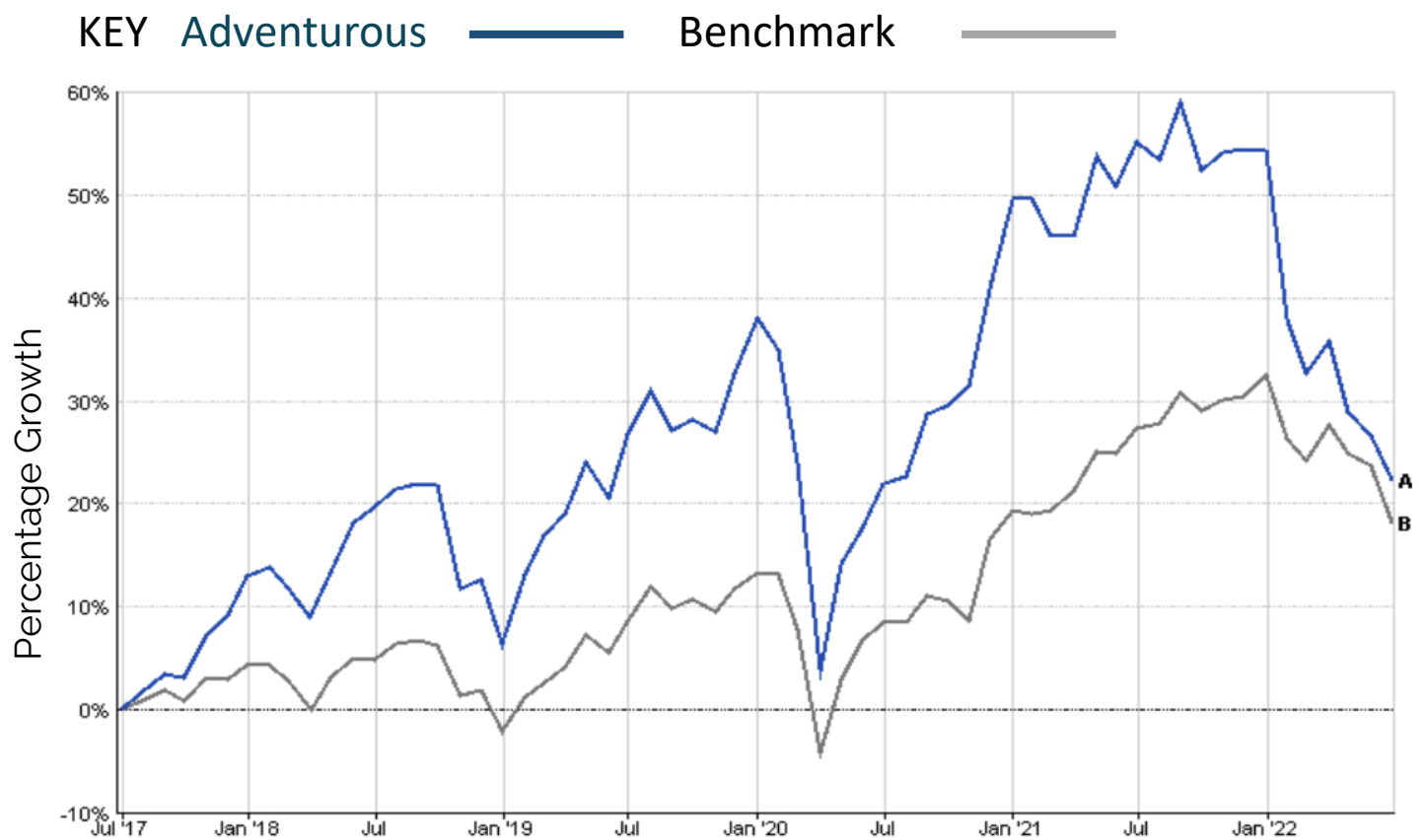
The Heritage Adventurous Portfolio is tactically-traded growth strategy which has applied a trend-following overlay since June as an additional layer of risk control intended to reduce volatility and maximum drawdowns. It is aimed at medium to long-term investors who are seeking capital growth from a speculative portfolio of mainly equity investment trusts.

The equity range of this portfolio will not exceed 85% but may in times of market weakness be reduced and be replaced by safer alternative assets such as bonds, money market instruments and cash. Heritage trading strategies seek to invest into equities when market momentum is rising but retain profits by moving to safer alternative assets when market momentum falls. These strategies seek to enhance overall gain and reduce risk of loss.

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 Adventurous Portfolio is benchmarked against the average performance of the IA Mixed Investment 40-85% equity sector.

## 5 Year Cumulative Performance Chart



Source: FE Analytics.  
Cumulative performance chart shows % growth from 30/06/2017 to 30/06/2022 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.

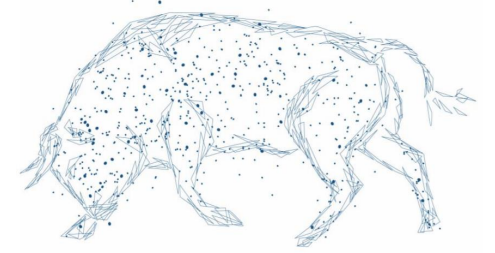
## Cumulative Performance: % Growth to 30/06/2022

	3 months %	6 months %	1 year %	3 year %	5 year %
<b>Adventurous</b>	-10.02	-20.80	-21.24	-3.64	22.27
<b>Benchmark</b>	-7.40	-10.81	-7.16	8.77	18.18
IA Mixed Investment 40-85%					
<b>Difference</b>	-2.62	-9.99	-14.08	-12.41	4.09
Portfolio vs. Benchmark					

## Discrete Performance: % Growth to 30/06/2022

	30/06/2021 - 30/06/2022	30/06/2020 - 30/06/2021	30/06/2019 - 30/06/2020	30/06/2018 - 30/06/2019	30/06/2017 - 30/06/2018
<b>Adventurous</b>	-21.24	27.32	-3.91	6.04	19.65
<b>Benchmark</b>	-7.16	17.29	-0.11	3.62	4.85
IA Mixed Investment 40-85%					
<b>Difference</b>	-14.08	10.03	-3.80	2.42	14.80
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.

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 concessions are not guaranteed and may be charged at any time, their value will depend on individual circumstances.

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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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