

### Portfolio Information

<b>Equity Content</b>	55%
<b>FE Risk Score – Portfolio</b>	45
<b>FE Risk Score – Benchmark</b>	42
<b>Volatility - Portfolio</b>	5.48%
<b>Volatility - benchmark</b>	3.23%
<b>Alpha</b>	-2.77%
<b>Beta</b>	1.58%
<b>Max Drawdown – Portfolio</b>	-2.09%
<b>Max Drawdown – Benchmark</b>	-1.24%
<b>Sharpe Ratio - Portfolio</b>	0.90%
<b>Sharpe Ratio - benchmark</b>	1.15%
<b>Sortino Ratio</b>	1.08%
<b>Management Fees</b>	0.30%
<b>Fund Costs – OCF</b>	0.59%
<b>Dividend Yield</b>	2.63%

### Default Sector Holdings

UK	18.00%
Global	17.00%
North America	9.00%
Emerging Markets	5.00%
Pacific	4.00%
Property	2.00%
Global Fixed Interest	13.00%
UK Gilts	6.50%
UK Investment Grade Bond	19.50%
Cash	6.00%

### Investment Objective

The Heritage Dividend Balanced Portfolio is an active income distribution strategy. It is aimed at medium to long-term investors who are seeking a natural dividend income from a balanced portfolio of equity investment trusts and passive bond funds.

The equity element of this portfolio will not exceed 55%.

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 Dividend Balanced Portfolio has a natural dividend of 2.63% and 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 19/05/2020 to 31/12/2021 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 31/12/2021

	3 months %	6 months %	1 year %	Since 19.05.20 %
Balanced	3.07	4.42	8.46	22.47
Benchmark	1.81	2.60	7.20	20.07
IA Mixed Investment 20%-60%				
Difference	1.26	1.82	1.26	2.40
Portfolio vs. Benchmark				

### Discrete Performance: % Growth to 31/12/2021

	31/12/2020 - 31/12/2019 - 31/12/2021	31/09/2018 - 31/12/2017 - 31/12/2019	31/12/2018	31/12/2016 - 31/12/2017
Balanced	8.46			
Benchmark	7.20	3.51	11.84	-5.10
IA Mixed Investment 20%-60%				7.16
Difference	1.26			
Portfolio vs. Benchmark				

### Portfolio Managers



Tomiko Evans

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### Contact Information

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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.

## 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.

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