

Portfolio Information

Equity Content	50-60%
FE Risk Score – Portfolio	69
FE Risk Score – Benchmark	42
Volatility - Portfolio	10.90%
Volatility - Benchmark	8.66%
Alpha	1.64%
Beta	1.16%
Max Drawdown – Portfolio	-15.78%
Max Drawdown – Benchmark	-12.89%
Sharpe Ratio - Portfolio	0.63%
Sharpe Ratio - Benchmark	0.46%
Sortino Ratio	0.55%
Management Fees	0.30%
Fund Costs – OCF	0.53%

Default Sector Holdings

Global	21.00%
North America	10.00%
UK	8.00%
Pacific	4.00%
Technology	4.00%
Emerging Markets and China	3.00%
Europe	2.50%
Japan	2.50%
Property	2.00%
Global bonds	16.00%
UK Bonds	15.75%
Targeted absolute return bonds	4.50%
Strategic Bond	2.75%
Cash and Alternatives	4.00%

Portfolio Managers


Tomiko Evans



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Investment Objective

The Heritage Balanced Portfolio is an active growth strategy. It is aimed at medium to long-term investors who are seeking capital growth from a diversified portfolio consisting mainly of equity investment trusts.

The equity range of this portfolio is 50-60%.

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 Balanced Portfolio is benchmarked against the average performance of the IA Mixed Investment 20-60% equity sector.

Cumulative Performance Chart

KEY Balanced — Benchmark —



Source: FE Analytics.

Cumulative performance chart shows % growth from 30/12/2016 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 %	3 year %	5 year %
Balanced	1.08	0.02	2.27	34.31	52.98
Benchmark	1.81	2.60	7.20	24.10	26.20
IA Mixed Investment 20%60%					
Difference	-0.73	-2.58	-4.93	10.21	26.78
Portfolio vs. Benchmark					

Discrete Performance: % Growth to 31/12/2021

	31/12/2020 - 31/12/2021	31/12/2019 - 31/12/2020	31/09/2018 - 31/12/2019	31/12/2017 - 31/12/2018	31/12/2016 - 31/12/2017
Balanced	2.27	7.70	21.94	-4.05	18.70
Benchmark	7.20	3.51	11.84	-5.10	7.16
IA Mixed Investment 20%60%					
Difference	-4.93	4.19	10.10	1.05	11.54
Portfolio vs. Benchmark					

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 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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