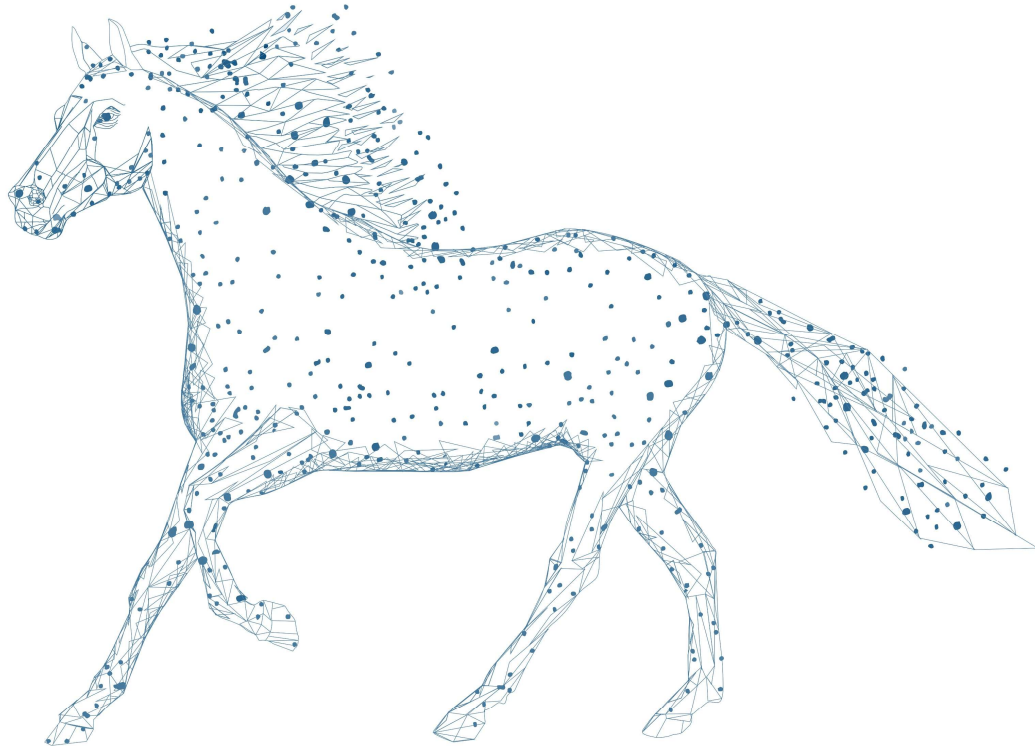


# Crossing Point Investment Management



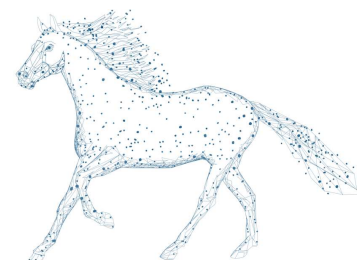
Where money meets intelligence

 **crossing point**

TACTICAL INVESTORS

Passive Factsheets

28.02.25



28 Feb 2025

### Portfolio Information

Strategy Name	Crossing Point Passive Speculative
Inception Date	30/06/2023
Portfolio Risk Score	—
Portfolio Risk Score Date	—
Base Currency	Pound Sterling
On or Off Platform	On
DFM + OCF	0.27
VAT on fees	No

Time Period: Since Inception to 28/02/2025

	Passive Speculative	IA Flexible
Alpha	3.33	0.00
Beta	1.04	1.00
Sortino Ratio	1.02	0.52
Max Drawdown	-4.73	-4.50
Std Dev	7.77	6.46
Down Capture Ratio	110.23	100.00
Up Capture Ratio	127.80	100.00

### Passive Speculative Allocation: 28/02/2025

International	21.00
US	20.00
UK	17.00
Europe	12.50
Pacific	6.00
Japan	7.00
Emerging Markets	5.50
Technology	4.00
Property	4.00
<b>Equity Total</b>	<b>97.00</b>
Fixed Income	0.00
Short Term Money Market	0.00
Cash	3.00

### Portfolio Costs

UK DFM Fee	0.15
Fund Charges - OCF	0.12

### Investment Objective

The Passive Speculative Portfolio is a growth strategy which invests in a globally diversified range of assets of which at least 90% are passive, index-tracking equity and bond funds to minimise overall costs. It is aimed at medium to long-term investors who are seeking capital growth from a speculative portfolio of diversified investments.

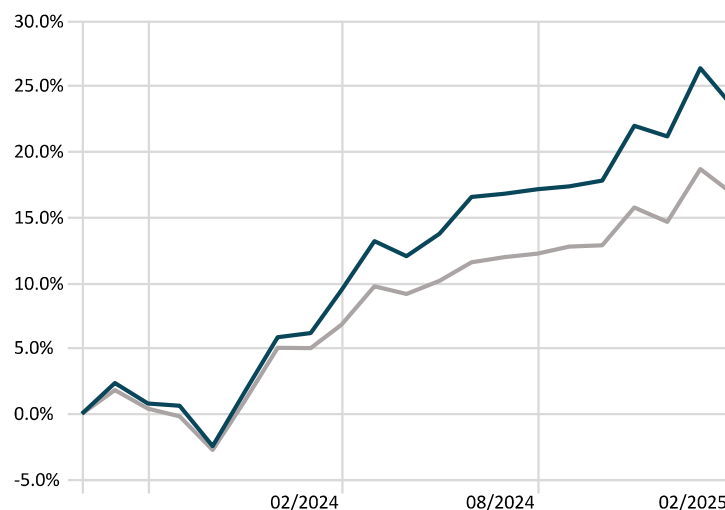
The equity element of this portfolio will not exceed 97%.

The chosen funds can invest in UK and overseas equities, commercial property, fixed interest securities, natural resources, precious metals or cash.

The Passive Speculative Portfolio is benchmarked against the average performance of the IA Flexible Investment equity sector.

### Performance Chart

Time Period: 01/07/2023 to 28/02/2025



— Crossing Point Passive Speculative 23.7% — IA Flexible Investment 17.0%

### Trailing Returns

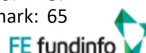
	3 Months	6 Months	1 Year	3 Years	Since Inception
Crossing Point Passive Speculative	1.41	5.59	13.02	—	23.72
IA Flexible Investment	1.03	4.20	9.52	16.00	16.96

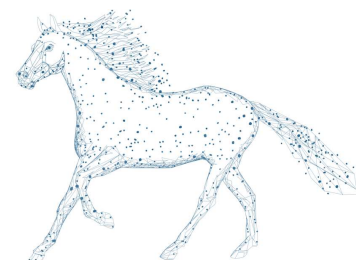
### Discrete Calendar Year Returns

	01/03/2024 - 28/02/2025	01/03/2023 - 28/02/2024	01/03/2022 - 28/02/2023
Crossing Point Passive Speculative	13.02	—	—
IA Flexible Investment	9.52	6.11	-0.23



FE Risk Scores  
Portfolio: 87  
Benchmark: 65





28 Feb 2025

### Portfolio Information

Strategy Name	Crossing Point Passive Adventurous
Inception Date	30/06/2023
Portfolio Risk Score	—
Portfolio Risk Score Date	—
Base Currency	Pound Sterling
On or Off Platform	On
DFM + OCF	0.27
VAT on fees	No

Time Period: Since Inception to 28/02/2025

	Passive Adventurous	IA Mixed 40-85%
Alpha	2.39	0.00
Beta	0.98	1.00
Sortino Ratio	0.89	0.54
Max Drawdown	-4.08	-4.39
Std Dev	7.05	6.48
Down Capture Ratio	97.17	100.00
Up Capture Ratio	115.12	100.00

### Passive Adventurous Allocation: 28/02/2025

International	17.75
US	18.00
UK	14.50
Europe	11.00
Pacific	5.00
Japan	6.50
Emerging Markets	4.25
Technology	4.00
Property	4.00
<b>Equity Total</b>	<b>85.00</b>
Fixed Income	12.00
Short Term Money Market	0.00
Cash	3.00

### Portfolio Costs

UK DFM Fee	0.15
Fund Charges - OCF	0.12



FE Risk Scores  
Portfolio: 78  
Benchmark: 66



### Investment Objective

The Passive Adventurous Portfolio is a growth strategy which invests in a globally diversified range of assets of which at least 90% are passive, index-tracking equity and bonds funds minimise overall costs. It is aimed at medium to long term investors who are seeking capital growth from an adventurous portfolio of diversified investments.

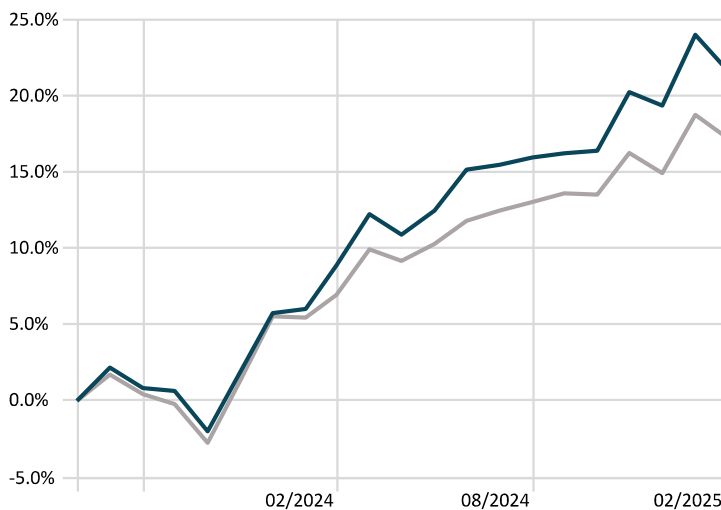
The equity element of this portfolio will not exceed 85%.

The chosen funds can invest in UK and overseas equities, commercial property, fixed interest securities, natural resources, precious metals or cash.

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

### Performance Chart

Time Period: 01/07/2023 to 28/02/2025



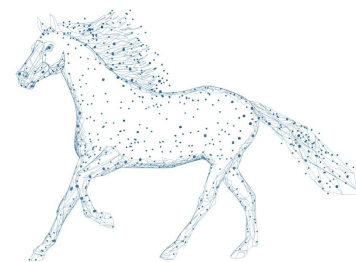
— Crossing Point Passive Adventurous 21.8% — IA Mixed Investment 40-85% Shares 17.3%

### Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Inception
Crossing Point Passive Adventurous	1.33	5.06	11.89	—	21.81
IA Mixed 40-85%	0.93	3.80	9.69	15.23	17.32

### Discrete Calendar Year Returns

	01/03/2024 - 28/02/2025	01/03/2023 - 28/02/2024	01/03/2022 - 28/02/2023
Crossing Point Passive Adventurous	11.89	—	—
IA Mixed 40-85%	9.69	6.23	-1.14



28 Feb 2025

### Portfolio Information

Strategy Name	Crossing Point Passive Strategic
Inception Date	30/06/2023
Portfolio Risk Score	—
Portfolio Risk Score Date	—
Base Currency	Pound Sterling
On or Off Platform	On
DFM + OCF	0.28
VAT on fees	No

Time Period: Since Inception to 28/02/2025

	Passive Strategic	IA Mixed 40-85%
Alpha	1.46	0.00
Beta	0.95	1.00
Sortino Ratio	0.75	0.54
Max Drawdown	-3.32	-4.39
Std Dev	6.20	6.48
Down Capture Ratio	86.10	100.00
Up Capture Ratio	104.38	100.00

### Passive Strategic Allocation: 28/02/2025

International	13.75
US	15.00
UK	10.50
Europe	8.50
Pacific	4.75
Japan	5.50
Emerging Markets	4.00
Technology	4.00
Property	4.00
<b>Equity Total</b>	<b>70.00</b>
Fixed Income	26.00
Short Term Money Market	0.00
Cash	4.00

### Portfolio Costs

UK DFM Fee	0.15
Fund Charges - OCF	0.13

### Investment Objective

The Passive Strategic Portfolio is a growth strategy which invests in a globally diversified range of assets of which 90% are passive, index-tracking equity and bond funds to minimise overall costs. It is aimed at medium to long-term investors who are seeking capital growth from a strategic portfolio of diversified investments.

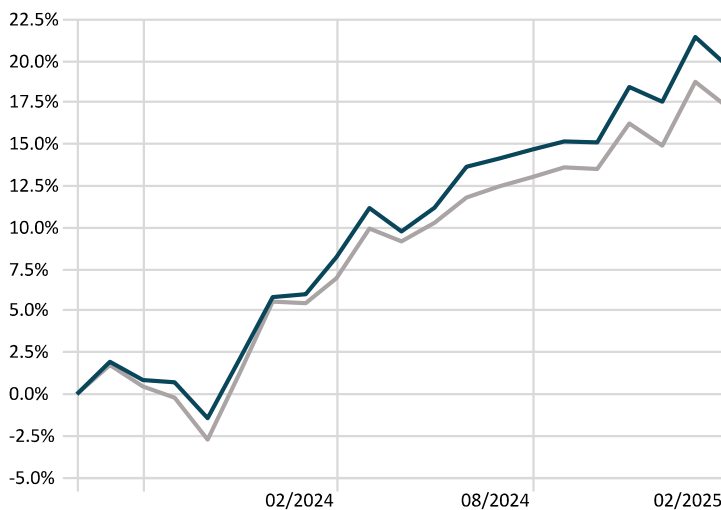
The equity element of this portfolio will not exceed 70%.

The chosen funds can invest in UK and overseas equities, commercial property, fixed interest securities, natural resources, precious metals or cash.

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

### Performance Chart

Time Period: 01/07/2023 to 28/02/2025



### Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Inception
Crossing Point Passive Strategic	1.17	4.47	10.71	—	19.81
IA Mixed 40-85%	0.93	3.80	9.69	15.23	17.32

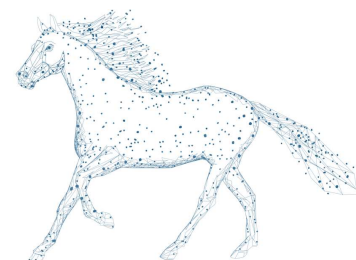
### Discrete Calendar Year Returns

	01/03/2024 - 28/02/2025	01/03/2023 - 28/02/2024	01/03/2022 - 28/02/2023
Crossing Point Passive Strategic	10.71	—	—
IA Mixed 40-85%	9.69	6.23	-1.14



FE Risk Scores  
Portfolio: 67  
Benchmark: 66





28 Feb 2025

### Portfolio Information

Strategy Name	Crossing Point Passive Balanced
Inception Date	30/06/2023
Portfolio Risk Score	—
Portfolio Risk Score Date	—
Base Currency	Pound Sterling
On or Off Platform	On
DFM + OCF	0.28
VAT on fees	No

Time Period: Since Inception to 28/02/2025

	Passive Balanced	IA Mixed 20-60%
Alpha	1.74	0.00
Beta	0.94	1.00
Sortino Ratio	0.58	0.32
Max Drawdown	-2.90	-3.29
Std Dev	5.48	5.32
Down Capture Ratio	97.55	100.00
Up Capture Ratio	112.75	100.00

### Passive Balanced Allocation: 28/02/2025

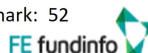
International	12.00
US	12.00
UK	9.75
Europe	7.00
Pacific	4.25
Japan	5.00
Emerging Markets	4.00
Technology	3.00
Property	3.00
<b>Equity Total</b>	<b>60.00</b>
Fixed Income	33.00
Short Term Money Market	0.00
Cash	7.00

### Portfolio Costs

UK DFM Fee	0.15
Fund Charges - OCF	0.13



FE Risk Scores  
Portfolio: 59  
Benchmark: 52



### Investment Objective

The Passive Balanced Portfolio is a growth strategy which invests in a globally diversified range of assets of which at least 90% are passive, index-tracking equity and bond funds to minimise overall costs. It is aimed at medium to long-term investors who are seeking capital growth from a balanced portfolio of diversified investments.

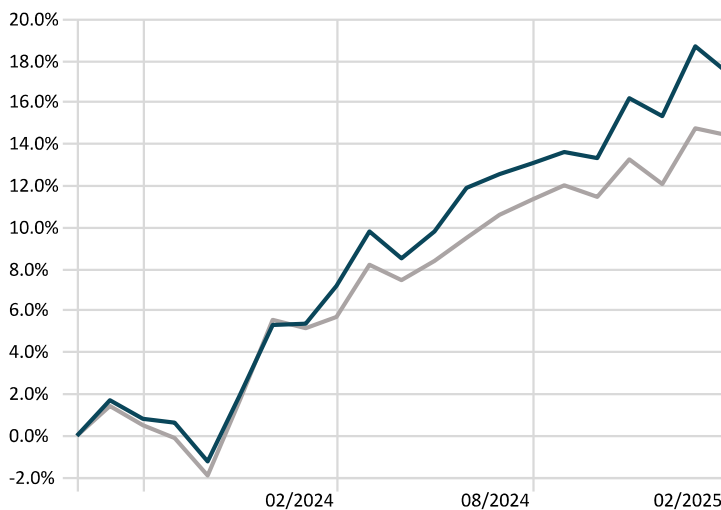
The equity element of this portfolio will not exceed 60%.

The chosen funds can invest in UK and overseas equities, commercial property, fixed interest securities, natural resources, precious metals or cash.

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

### Performance Chart

Time Period: 01/07/2023 to 28/02/2025

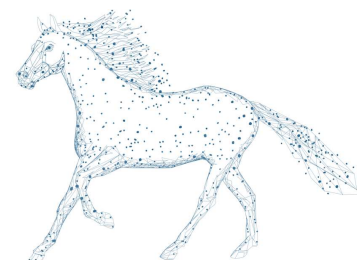


### Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Inception
Crossing Point Passive Balanced	1.14	3.92	9.64	—	17.52
IA Mixed Investment 20-60% Shares	1.05	2.80	8.29	9.95	14.45

### Discrete Calendar Year Returns

	01/03/2024 - 28/02/2025	01/03/2023 - 28/02/2024	01/03/2022 - 28/02/2023
Crossing Point Passive Balanced	9.64	—	—
IA Mixed Investment 20-60% Shares	8.29	4.70	-3.02



28 Feb 2025

### Portfolio Information

Strategy Name	Crossing Point Passive Cautious
Inception Date	30/06/2023
Portfolio Risk Score	—
Portfolio Risk Score Date	—
Base Currency	Pound Sterling
On or Off Platform	On
DFM + OCF	0.29
VAT on fees	No

Time Period: Since Inception to 28/02/2025

	Passive Cautious	IA Mixed 20-60%
Alpha	0.55	0.00
Beta	0.91	1.00
Sortino Ratio	0.39	0.32
Max Drawdown	-2.11	-3.29
Std Dev	4.61	5.32
Down Capture Ratio	82.39	100.00
Up Capture Ratio	97.52	100.00

### Passive Cautious Allocation: 28/02/2025

International	9.50
US	10.00
UK	7.00
Europe	6.00
Pacific	2.25
Japan	3.00
Emerging Markets	1.75
Technology	2.50
Property	3.00
<b>Equity Total</b>	<b>45.00</b>
Fixed Income	47.00
Short Term Money Market	0.00
Cash	8.00

### Portfolio Costs

UK DFM Fee	0.15
Fund Charges - OCF	0.14

### Investment Objective

The Passive Cautious Portfolio is a growth strategy which invests in a globally diversified range of assets of which at least 90% are passive, index tracking equity and bond funds to minimise overall costs. It is aimed at medium to long-term investors who are seeking capital growth from a cautious portfolio of diversified investments.

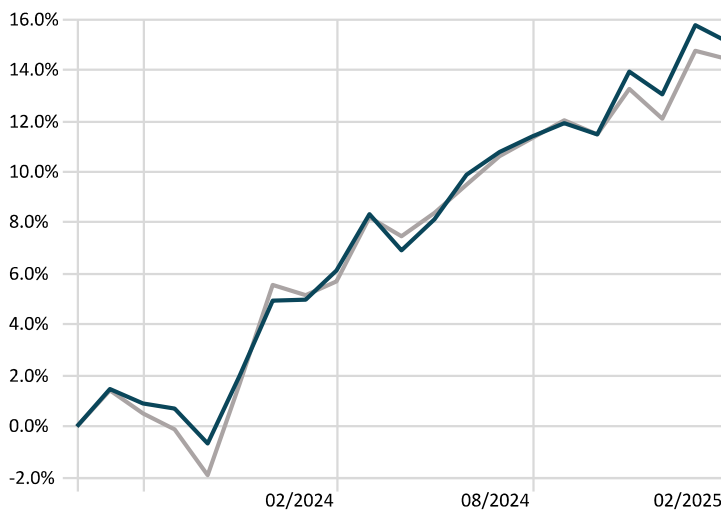
The equity element of this portfolio will not exceed 45%.

The chosen funds can invest in UK and overseas equities, commercial property, fixed interest securities, natural resources, precious metals or cash.

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

### Performance Chart

Time Period: 01/07/2023 to 28/02/2025



— Crossing Point Passive Cautious 15.2% — IA Mixed Investment 20-60% Shares 14.5%

### Trailing Returns

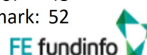
	3 Months	6 Months	1 Year	3 Years	Since Inception
Crossing Point Passive Cautious	1.07	3.37	8.52	—	15.16
IA Mixed Investment 20-60% Shares	1.05	2.80	8.29	9.95	14.45

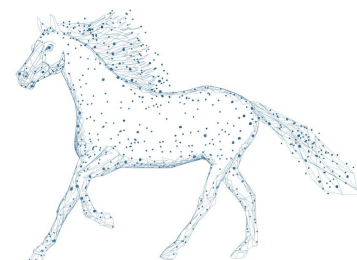
### Discrete Calendar Year Returns

	01/03/2024 - 28/02/2025	01/03/2023 - 28/02/2024	01/03/2022 - 28/02/2023
Crossing Point Passive Cautious	8.52	—	—
IA Mixed Investment 20-60% Shares	8.29	4.70	-3.02



FE Risk Scores  
Portfolio: 48  
Benchmark: 52





28 Feb 2025

### Portfolio Information

Strategy Name	Crossing Point Passive Defensive
Inception Date	30/06/2023
Portfolio Risk Score	—
Portfolio Risk Score Date	—
Base Currency	Pound Sterling
On or Off Platform	On
DFM + OCF	0.29
VAT on fees	No

Time Period: Since Inception to 28/02/2025

	Passive Defensive	IA Mixed 0-35%
Alpha	0.68	0.00
Beta	0.90	1.00
Sortino Ratio	0.23	0.13
Max Drawdown	-1.30	-2.46
Std Dev	3.95	4.69
Down Capture Ratio	73.78	100.00
Up Capture Ratio	97.13	100.00

### Passive Defensive Allocation: 28/02/2025

International	8.25
US	5.00
UK	6.75
Europe	5.00
Pacific	1.50
Japan	2.50
Emerging Markets	1.25
Technology	2.00
Property	2.75
<b>Equity Total</b>	<b>35.00</b>
Fixed Income	56.00
Short Term Money Market	0.00
Cash	9.00

### Portfolio Costs

UK DFM Fee	0.15
Fund Charges - OCF	0.14



FE Risk Scores  
Portfolio: 41  
Benchmark: 43



### Investment Objective

The Passive Defensive Portfolio is a growth strategy which invests in a globally diversified range of assets of which at least 90% are passive, index-tracking equity and bond funds to minimise overall costs. It is aimed at medium to long-term investors who are seeking capital growth from a defensive portfolio of diversified investments.

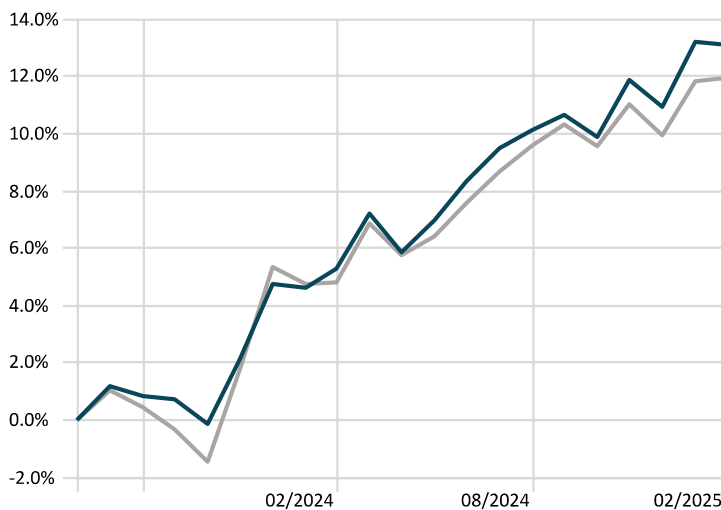
The equity element of this portfolio will not exceed 35%.

The chosen funds can invest in UK and overseas equities, commercial property, fixed interest securities, natural resources, precious metals or cash.

The Passive Defensive Portfolio is benchmarked against the average performance of the IA Mixed Investment 0-35% equity sector.

### Performance Chart

Time Period: 01/07/2023 to 28/02/2025



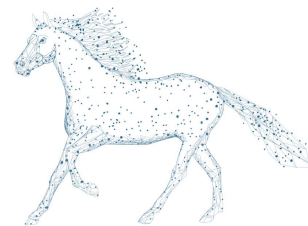
— Crossing Point Passive Defensive 13.1% — IA Mixed Investment 0-35% Shares 11.9%

### Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Inception
Crossing Point Passive Defensive	1.10	2.70	7.43	—	13.10
IA Mixed Investment 0-35% Shares	0.83	2.15	6.81	4.91	11.95

### Discrete Calendar Year Returns

	01/03/2024 - 28/02/2025	01/03/2023 - 28/02/2024	01/03/2022 - 28/02/2023
Crossing Point Passive Defensive	7.43	—	—
IA Mixed Investment 0-35% Shares	6.81	4.12	-5.62



## 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 selected funds are the responsibility of Crossing Point Investment Managements' Discretionary Fund Managers. By the nature of discretionary fund management, holdings will be 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.

Calculation of the fund OCFs shown is provided by FE Fundinfo. This charge may vary across the various platforms where the portfolios are available. Please refer to your investment adviser for details.

Performance Calculation: Performance is calculated through Morningstar Direct. The ratio table is calculated on an annualised basis. The performance calculations are provided for illustrative purposes only and should not be viewed as the performance of a specific client account. Performance is shown inclusive of ongoing fund charges but gross of transaction, platform, IFA, incidental, and Crossing Point's investment management charge. Deductions for these charges will have the result of reducing the illustrated performance. Calculation of the fund OCFs may vary across the various platforms where the portfolios are available. Please refer to your investment adviser for details. Individual client performance will vary due to the inclusion of these charges and differences in platform processing and trading times.

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 changed at any time, their value will depend on individual circumstances.

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