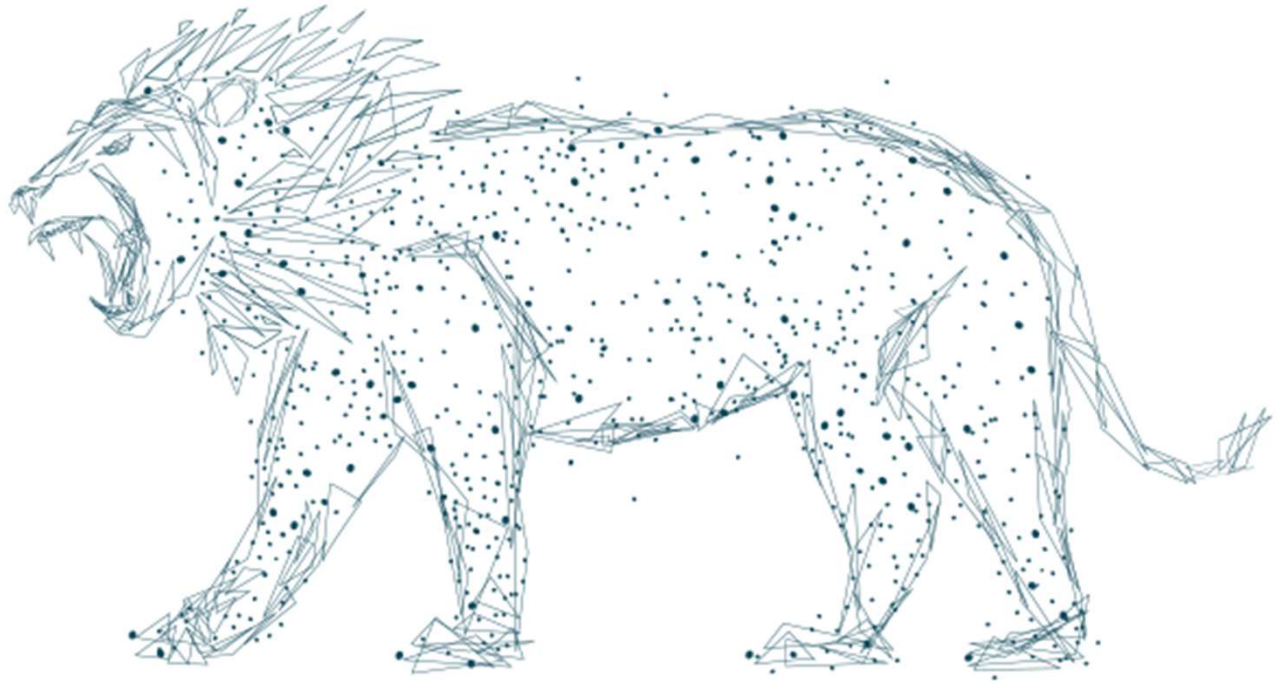


# Crossing Point Investment Management

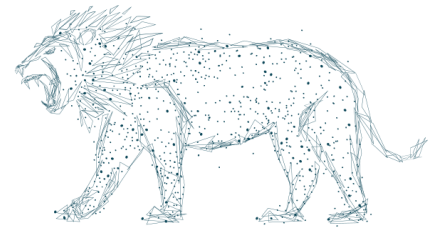


Where money meets intelligence

 **crossing point**

TACTICAL INVESTORS

Heritage Factsheets  
31.10.24



31 Oct 2024

### Portfolio Information

Strategy Name	Crossing Point Heritage Adventurous
Inception Date	02/12/2019
Portfolio Risk Score	70.55
Portfolio Risk Score Date	31/10/2024
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No

Time Period: 01/11/2021 to 31/10/2024

	Heritage Adventurous	IA Mixed 40-85%
Std Dev	11.07	8.11
Alpha	-6.79	0.00
Beta	1.08	1.00
Sharpe Ratio	-0.67	-0.28
Sortino Ratio	-0.81	-0.36
Max Drawdown	-27.40	-12.79

### Heritage Adventurous Allocation: 31/10/2024

International	18.00
US	13.00
UK	14.50
Europe	6.00
Japan	4.00
Pacific	5.50
Emerging Markets	6.50
Property	2.00
Sustainable Energy	4.50
Infrastructure	2.00
Technology	4.00
Financials	3.00
Mining	2.00
<b>Equity Total</b>	<b>85.00</b>
Fixed Income	12.00
Short Term Money Market	0.00
Cash	3.00

### Portfolio Costs

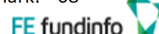
UK DFM Fee	0.30
Fund Charges - OCF	0.82



FE Risk Scores

Portfolio: 100

Benchmark: 68



### Investment Objective

The Heritage Adventurous Portfolio is a growth strategy with an equity allocation comprised primarily of investment trusts. It is aimed at medium to long-term investors who are seeking capital growth from an adventurous portfolio of diversified investments.

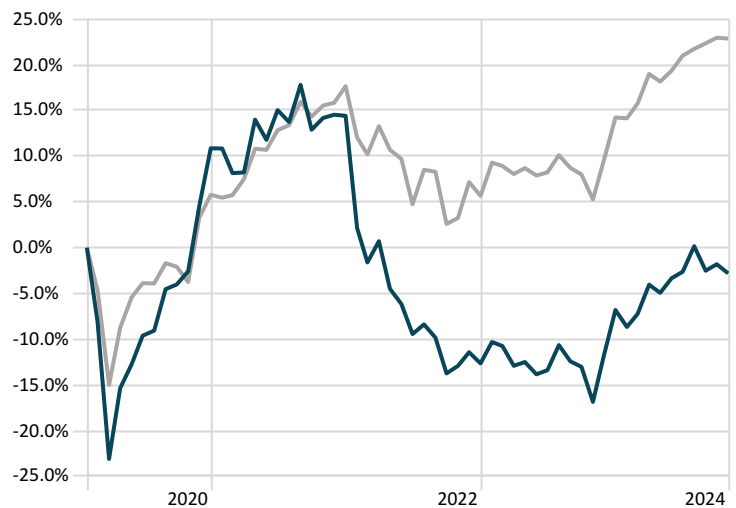
The equity element of this portfolio will not exceed 85%.

The chosen investment trusts and 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.

### Performance Chart since launch on Feb 1st 2020

Time Period: 01/02/2020 to 31/10/2024



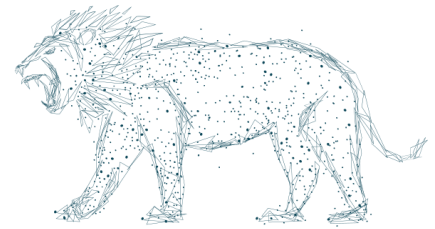
— Crossing Point Heritage Adventurous -2.8% — IA Mixed Investment 40-85% Shares 22.9%

### Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Launch
Heritage Adventurous	-2.97	2.24	16.89	-14.87	-2.81
IA Mixed 40-85%	0.93	3.98	16.70	6.34	22.86

### Discrete Calendar Year Returns

	01/11/2023 - 31/10/2024	01/11/2022 - 31/10/2023	01/11/2021 - 31/10/2022
Heritage Adventurous	16.89	-4.52	-23.73
IA Mixed 40-85%	16.70	1.97	-10.63



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## Portfolio Information

Strategy Name	Crossing Point Heritage Strategic
Inception Date	02/12/2019
Portfolio Risk Score	58.29
Portfolio Risk Score Date	31/10/2024
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No
Time Period: 01/11/2021 to 31/10/2024	

	Heritage Strategic	IA Mixed 40-85%
Std Dev	9.60	8.11
Alpha	-6.14	0.00
Beta	1.01	1.00
Sharpe Ratio	-0.67	-0.28
Sortino Ratio	-0.80	-0.36
Max Drawdown	-23.90	-12.79

## Heritage Strategic Allocation: 31/10/2024

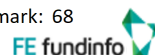
International	15.50
US	11.00
UK	12.00
Europe	4.50
Japan	3.25
Pacific	4.75
Emerging Markets	6.00
Property	1.75
Sustainable Energy	3.25
Infrastructure	1.75
Technology	3.00
Financials	1.75
Mining	1.50
<b>Equity Total</b>	<b>70.00</b>
Fixed Income	27.00
Short Term Money Market	0.00
Cash	3.00

## Portfolio Costs

UK DFM Fee	0.30
Fund Charges - OCF	0.72



FE Risk Scores  
Portfolio: 84  
Benchmark: 68



## Investment Objective

The Heritage Strategic Portfolio is a growth strategy with an equity allocation comprised primarily of investment trusts. It is aimed at medium to long-term investors who are seeking capital growth from a strategic portfolio of diversified investments.

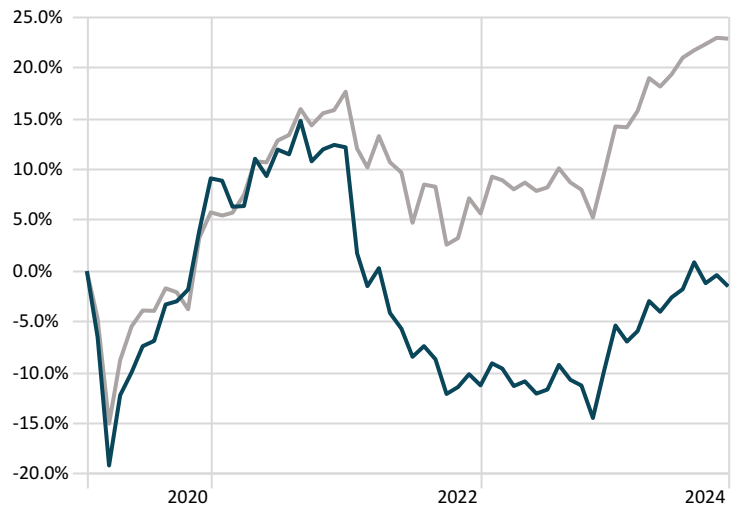
The equity element of this portfolio will not exceed 70%.

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

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

## Performance Chart since launch on Feb 1st 2020

Time Period: 01/02/2020 to 31/10/2024



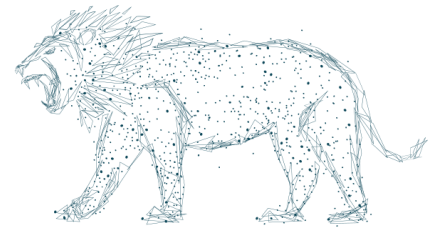
— Crossing Point Heritage Strategic -1.5% — IA Mixed Investment 40-85% Shares 22.9%

## Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Launch
Heritage Strategic	-2.35	2.60	15.13	-12.04	-1.51
IA Mixed 40-85%	0.93	3.98	16.70	6.34	22.86

## Discrete Calendar Year Returns

	01/11/2023 - 31/10/2024	01/11/2022 - 31/10/2023	01/11/2021 - 31/10/2022
Heritage Strategic	15.13	-3.43	-20.88
IA Mixed 40-85%	16.70	1.97	-10.63



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### Portfolio Information

Strategy Name	Crossing Point Heritage Balanced
Inception Date	02/12/2019
Portfolio Risk Score	49.65
Portfolio Risk Score Date	31/10/2024
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No

Time Period: 01/11/2021 to 31/10/2024

	Heritage Balanced	IA Mixed 20-60%
Std Dev	8.61	6.88
Alpha	-4.31	0.00
Beta	1.00	1.00
Sharpe Ratio	-0.65	-0.37
Sortino Ratio	-0.79	-0.47
Max Drawdown	-20.92	-12.38

### Heritage Balanced Allocation: 31/10/2024

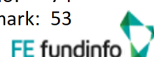
International	14.00
US	9.00
UK	10.00
Europe	4.00
Japan	2.75
Pacific	4.25
Emerging Markets	4.00
Property	1.50
Sustainable Energy	3.00
Infrastructure	1.60
Technology	2.75
Financials	1.65
Mining	1.50
<b>Equity Total</b>	<b>60.00</b>
Fixed Income	37.00
Short Term Money Market	0.00
Cash	3.00

### Portfolio Costs

UK DFM Fee	0.30
Fund Charges - OCF	0.66



FE Risk Scores  
Portfolio: 74  
Benchmark: 53



### Investment Objective

The Heritage Balanced Portfolio is a growth strategy with an equity allocation comprised primarily of investment trusts. It is aimed at medium to long-term investors who are seeking capital growth from a balanced portfolio of diversified investments.

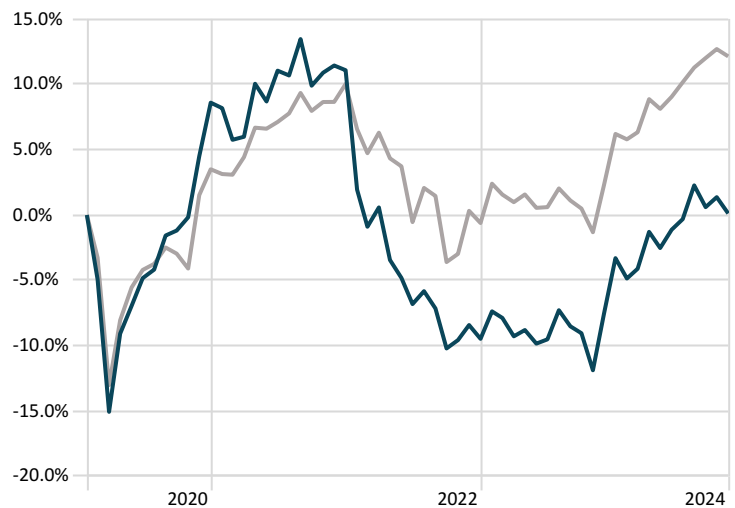
The equity element of this portfolio will not exceed 60%.

The chosen investment trusts and 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.

### Performance Chart since launch on Feb 1st 2020

Time Period: 01/02/2020 to 31/10/2024



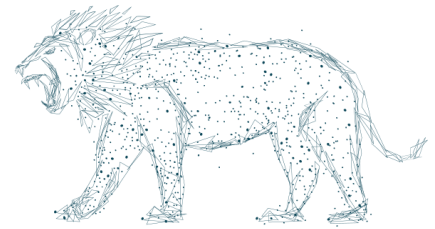
— Crossing Point Heritage Balanced 0.1% — IA Mixed Investment 20-60% Shares 12.1%

### Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Launch
Heritage Balanced	-2.10	2.71	13.61	-9.71	0.12
IA Mixed 20-60%	0.77	3.72	13.63	3.21	12.13

### Discrete Calendar Year Returns

	01/11/2023 - 31/10/2024	01/11/2022 - 31/10/2023	01/11/2021 - 31/10/2022
Heritage Balanced	13.61	-2.55	-18.45
IA Mixed 20-60%	13.63	1.71	-10.69



31 Oct 2024

### Portfolio Information

Strategy Name	Crossing Point Heritage Cautious
Inception Date	02/12/2019
Portfolio Risk Score	38.20
Portfolio Risk Score Date	31/10/2024
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No

Time Period: 01/11/2021 to 31/10/2024

	Heritage Cautious	IA Mixed 20-60%
Std Dev	7.09	6.88
Alpha	-3.76	0.00
Beta	0.93	1.00
Sharpe Ratio	-0.64	-0.37
Sortino Ratio	-0.77	-0.47
Max Drawdown	-16.84	-12.38

### Heritage Cautious Allocation: 31/10/2024

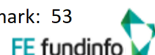
International	9.75
US	6.00
UK	7.00
Europe	3.00
Japan	2.00
Pacific	3.00
Emerging Markets	3.25
Property	1.50
Sustainable Energy	2.75
Infrastructure	1.60
Technology	2.50
Financials	1.65
Mining	1.00
<b>Equity Total</b>	<b>45.00</b>
Fixed Income	52.00
Short Term Money Market	0.00
Cash	3.00

### Portfolio Costs

UK DFM Fee	0.30
Fund Charges - OCF	0.56



FE Risk Scores  
Portfolio: 60  
Benchmark: 53



### Investment Objective

The Heritage Cautious Portfolio is a growth strategy with an equity allocation comprised primarily of investment trusts. It is aimed at medium to long-term investors who are seeking capital growth from a cautious portfolio of diversified investments.

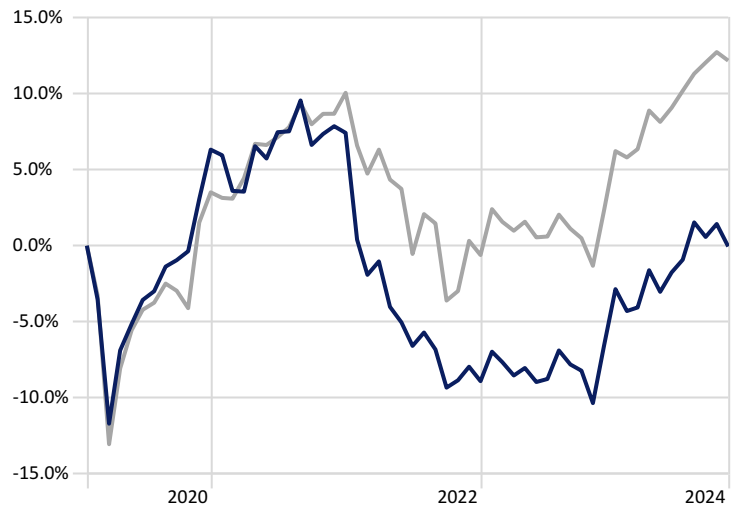
The equity element of this portfolio will not exceed 45%.

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

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

### Performance Chart since launch on Feb 1st 2020

Time Period: 01/02/2020 to 31/10/2024



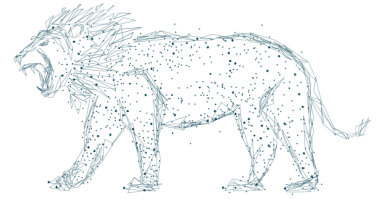
— Crossing Point Heritage Cautious -0.1% — IA Mixed Investment 20-60% Shares 12.1%

### Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Launch
Heritage Cautious	-1.55	3.07	11.45	-6.87	-0.05
IA Mixed 20-60%	0.77	3.72	13.63	3.21	12.13

### Discrete Calendar Year Returns

	01/11/2023 - 31/10/2024	01/11/2022 - 31/10/2023	01/11/2021 - 31/10/2022
Heritage Cautious	11.45	-1.64	-15.05
IA Mixed 20-60%	13.63	1.71	-10.69



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