

Crossing Point Investment Management



Where money meets intelligence

 **crossing point**

TACTICAL INVESTORS

Growth Factsheets

30.09.24



30 Sept 2024

Portfolio Information

Strategy Name	Crossing Point Growth Speculative
Inception Date	30/06/2023
Portfolio Risk Score	—
Portfolio Risk Score Date	—
Base Currency	Pound Sterling
On or Off Platform	On
DFM + OCF	0.56
VAT on fees	No

Time Period: Since Inception to 30/09/2024

	Growth Speculative	IA Flexible
Std Dev	7.29	6.33
Alpha	2.50	0.00
Beta	1.01	1.00
Sharpe Ratio	0.96	0.76
Sortino Ratio	1.71	1.32
Max Drawdown	-4.26	-4.50

Growth Speculative Allocation: 30/09/2024

International	19.75
US	19.00
UK	11.00
Europe	8.25
Pacific	7.00
Japan	7.00
Emerging Markets	8.00
Property	4.00
Technology	6.00
Sustainable Energy	3.50
Insurance	3.50
Equity Total	97.00
Fixed Income	0.00
Short Term Money Market	0.00
Cash	3.00

Portfolio Costs

UK DFM Fee	0.15
Fund Charges - OCF	0.41

Investment Objective

The Growth Speculative Portfolio is a growth strategy which invests in a globally diversified range of leading active and low-cost passive funds. It is aimed at medium to long term investors who are seeking capital growth from a speculative portfolio of diversified investments.

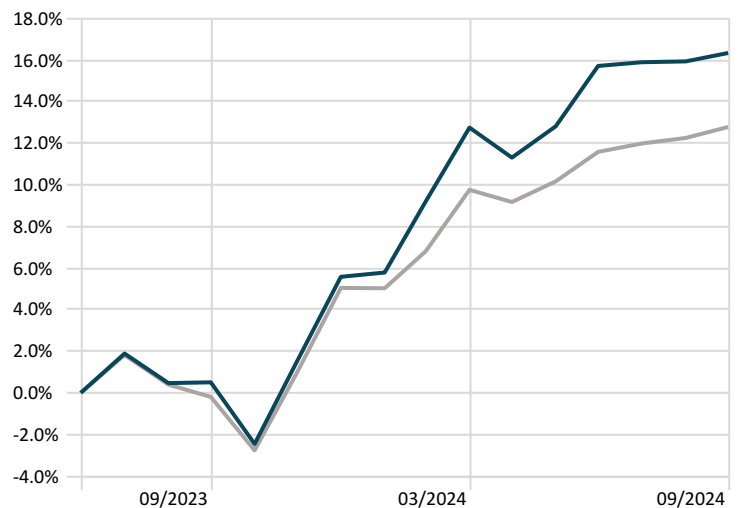
The equity element of this portfolio will not exceed 97%.

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

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

Performance Chart

Time Period: 01/07/2023 to 30/09/2024



— Crossing Point Growth Speculative 16.3% — IA Flexible Investment 12.8%

Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Inception
Crossing Point Growth Speculative	0.54	3.18	15.75	—	16.33
IA Flexible Investment	1.07	2.75	12.99	7.07	12.77

Discrete Calendar Year Returns

	01/10/2023 - 30/09/2024	01/10/2022 - 30/09/2023	01/10/2021 - 30/09/2022
Crossing Point Growth Speculative	15.75	—	—
IA Flexible Investment	12.99	4.76	-9.55





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Portfolio Information

Strategy Name	Crossing Point Growth Adventurous
Inception Date	30/06/2023
Portfolio Risk Score	—
Portfolio Risk Score Date	—
Base Currency	Pound Sterling
On or Off Platform	On
DFM + OCF	0.54
VAT on fees	No

Time Period: Since Inception to 30/09/2024

	Growth Adventurous	IA Mixed 40-85%
Std Dev	6.59	6.47
Alpha	1.71	0.00
Beta	0.95	1.00
Sharpe Ratio	0.94	0.79
Sortino Ratio	1.66	1.40
Max Drawdown	-3.66	-4.39

Growth Adventurous Allocation: 30/09/24

International	16.25
US	15.50
UK	9.25
Europe	7.95
Pacific	6.50
Japan	6.00
Emerging Markets	7.50
Property	3.75
Technology	6.00
Sustainable Energy	2.80
Insurance	3.50
Equity Total	85.00
Fixed Income	12.00
Short Term Money Market	0.00
Cash	3.00

Portfolio Costs

UK DFM Fee	0.15
Fund Charges - OCF	0.39



Investment Objective

The Growth Adventurous Portfolio is a growth strategy which invests in a globally diversified range of leading active and low-cost passive funds. It is aimed at medium to long-term investors who are seeking capital growth from an adventurous portfolio of diversified investments.

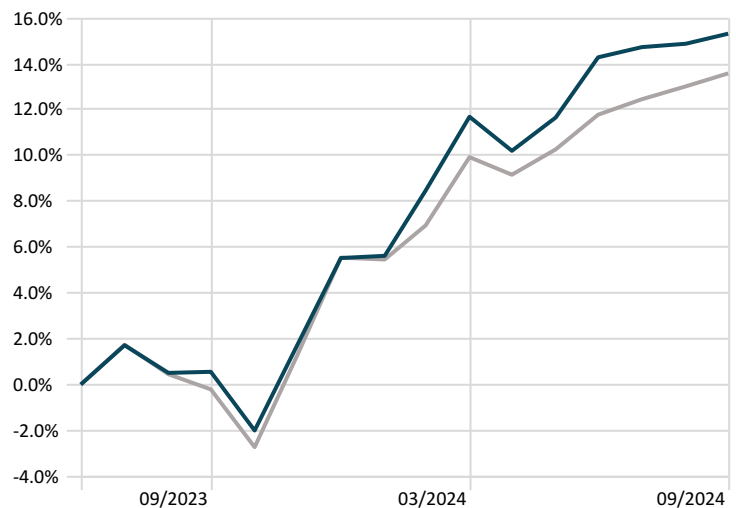
The equity element of this portfolio will not exceed 85%.

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

The Growth 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 30/09/2024



— Crossing Point Growth Adventurous 15.3% — IA Mixed Investment 40-85% Shares 13.6%

Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Inception
Crossing Point Growth Adventurous	0.90	3.25	14.69	—	15.32
IA Mixed 40-85%	1.61	3.33	13.83	7.53	13.59

Discrete Calendar Year Returns

	01/10/2023 - 30/09/2024	01/10/2022 - 30/09/2023	01/10/2021 - 30/09/2022
Crossing Point Growth Adventurous	14.69	—	—
IA Mixed 40-85%	13.83	5.27	-10.27



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Portfolio Information

Strategy Name	Crossing Point Growth Strategic
Inception Date	30/06/2023
Portfolio Risk Score	—
Portfolio Risk Score Date	—
Base Currency	Pound Sterling
On or Off Platform	On
DFM + OCF	0.52
VAT on fees	No

Time Period: Since Inception to 30/09/2024

	Growth Strategic	IA Mixed 40-85%
Std Dev	5.88	6.47
Alpha	0.97	0.00
Beta	0.92	1.00
Sharpe Ratio	0.88	0.79
Sortino Ratio	1.53	1.40
Max Drawdown	-3.28	-4.39

Growth Strategic Allocation: 30/09/2024

International	11.25
US	13.00
UK	7.00
Europe	6.50
Pacific	5.75
Japan	5.50
Emerging Markets	7.00
Property	3.75
Technology	4.75
Sustainable Energy	2.00
Insurance	3.50
Equity Total	70.00
Fixed Income	26.00
Short Term Money Market	1.00
Cash	3.00

Portfolio Costs

UK DFM Fee	0.15
Fund Charges - OCF	0.37



Investment Objective

The Growth Strategic Portfolio is a growth strategy which invests in a globally diversified range of leading active and low-cost passive funds. 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 Growth 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 30/09/2024



— Crossing Point Growth Strategic 13.9% — IA Mixed Investment 40-85% Shares 13.6%

Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Inception
Crossing Point Growth Strategic	1.37	3.36	13.41	—	13.92
IA Mixed 40-85%	1.61	3.33	13.83	7.53	13.59

Discrete Calendar Year Returns

	01/10/2023 - 30/09/2024	01/10/2022 - 30/09/2023	01/10/2021 - 30/09/2022
Crossing Point Growth Strategic	13.41	—	—
IA Mixed 40-85%	13.83	5.27	-10.27



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Portfolio Information

Strategy Name	Crossing Point Growth Balanced
Inception Date	30/06/2023
Portfolio Risk Score	—
Portfolio Risk Score Date	—
Base Currency	Pound Sterling
On or Off Platform	On
DFM + OCF	0.50
VAT on fees	No

Time Period: Since Inception to 30/09/2024

	Growth Balanced	IA Mixed 20-60%
Std Dev	5.37	5.53
Alpha	1.51	0.00
Beta	0.92	1.00
Sharpe Ratio	0.87	0.73
Sortino Ratio	1.51	1.31
Max Drawdown	-2.89	-3.29

Growth Balanced Allocation: 30/09/2024

International	10.75
US	10.50
UK	6.00
Europe	5.75
Pacific	4.50
Japan	4.25
Emerging Markets	7.00
Property	2.00
Technology	4.75
Sustainable Energy	1.50
Insurance	3.00
Equity Total	60.00
Fixed Income	33.00
Short Term Money Market	4.00
Cash	3.00

Portfolio Costs

UK DFM Fee	0.15
Fund Charges - OCF	0.35

Investment Objective

The Growth Balanced Portfolio is a growth strategy which invests in a globally diversified range of leading active and low-cost passive funds. It is aimed at medium to long-term investors who are seeking capital growth from a balanced portfolio of diversified investments.

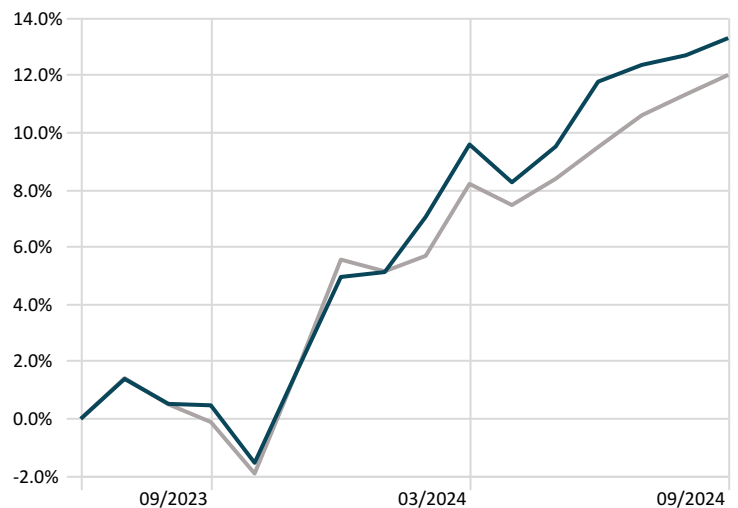
The equity element of this portfolio will not exceed 60%.

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

The Growth 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 30/09/2024



— Crossing Point Growth Balanced 13.3% — IA Mixed Investment 20-60% Shares 12.0%

Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Inception
Crossing Point Growth Balanced	1.36	3.39	12.77	—	13.31
IA Mixed Investment 20-60% Shares	2.30	3.52	12.14	4.38	12.02

Discrete Calendar Year Returns

	01/10/2023 - 30/09/2024	01/10/2022 - 30/09/2023	01/10/2021 - 30/09/2022
Crossing Point Growth Balanced	12.77	—	—
IA Mixed Investment 20-60% Shares	12.14	4.24	-10.71





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Portfolio Information

Strategy Name	Crossing Point Growth Cautious
Inception Date	30/06/2023
Portfolio Risk Score	—
Portfolio Risk Score Date	—
Base Currency	Pound Sterling
On or Off Platform	On
DFM + OCF	0.45
VAT on fees	No

Time Period: Since Inception to 30/09/2024

	Growth Cautious	IA Mixed 20-60%
Std Dev	4.42	5.53
Alpha	0.97	0.00
Beta	0.87	1.00
Sharpe Ratio	0.82	0.73
Sortino Ratio	1.42	1.31
Max Drawdown	-2.05	-3.29

Growth Cautious Allocation: 30/09/2024

International	8.00
US	9.00
UK	5.00
Europe	3.50
Pacific	3.00
Japan	3.00
Emerging Markets	4.00
Property	2.00
Technology	3.50
Sustainable Energy	1.00
Insurance	3.00
Equity Total	45.00
Fixed Income	45.50
Short Term Money Market	6.50
Cash	3.00

Portfolio Costs

UK DFM Fee	0.15
Fund Charges - OCF	0.30



Investment Objective

The Growth Cautious Portfolio is a growth strategy which invests in a globally diversified range of leading active and low-cost passive funds. It is aimed at medium to long-term investors who are seeking capital growth from a cautious portfolio of diversified investments.

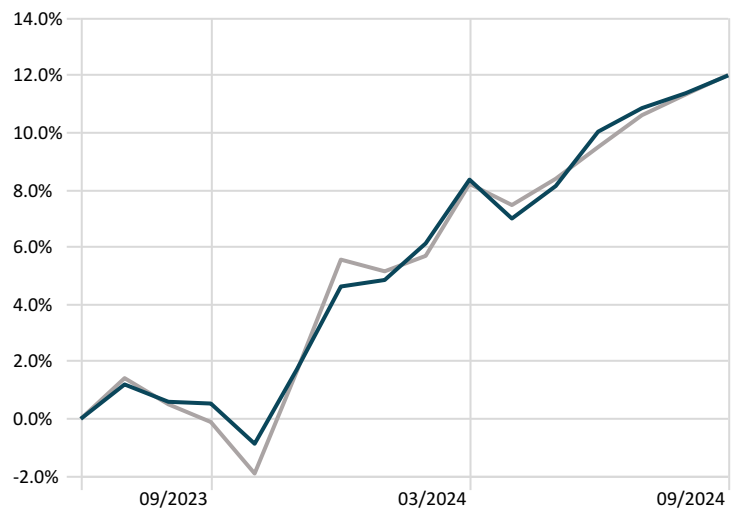
The equity element of this portfolio will not exceed 45%.

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

The Growth 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 30/09/2024



— Crossing Point Growth Cautious 12.0% — IA Mixed Investment 20-60% Shares 12.0%

Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Inception
Crossing Point Growth Cautious	1.79	3.36	11.41	—	12.00
IA Mixed Investment 20-60% Shares	2.30	3.52	12.14	4.38	12.02

Discrete Calendar Year Returns

	01/10/2023 - 30/09/2024	01/10/2022 - 30/09/2023	01/10/2021 - 30/09/2022
Crossing Point Growth Cautious	11.41	—	—
IA Mixed Investment 20-60% Shares	12.14	4.24	-10.71



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Portfolio Information

Strategy Name	Crossing Point Growth Defensive
Inception Date	30/06/2023
Portfolio Risk Score	—
Portfolio Risk Score Date	—
Base Currency	Pound Sterling
On or Off Platform	On
DFM + OCF	0.42
VAT on fees	No

Time Period: Since Inception to 30/09/2024

	Growth Defensive	IA Mixed 0-35%
Std Dev	3.89	4.95
Alpha	1.26	0.00
Beta	0.88	1.00
Sharpe Ratio	0.77	0.64
Sortino Ratio	1.32	1.11
Max Drawdown	-1.58	-2.46

Growth Defensive Allocation 30/09/2024

International	6.50
US	6.50
UK	4.00
Europe	3.00
Pacific	2.00
Japan	2.50
Emerging Markets	3.00
Property	2.00
Technology	2.50
Sustainable Energy	1.00
Insurance	2.00
Equity Total	35.00
Fixed Income	55.00
Short Term Money Market	7.00
Cash	3.00

Portfolio Costs

UK DFM Fee	0.15
Fund Charges - OCF	0.27



Investment Objective

The Growth Defensive Portfolio is a growth strategy which invests in a globally diversified range of leading active and low-cost passive funds. It is aimed at medium to long-term investors who are seeking capital growth from a defensive portfolio of diversified investments.

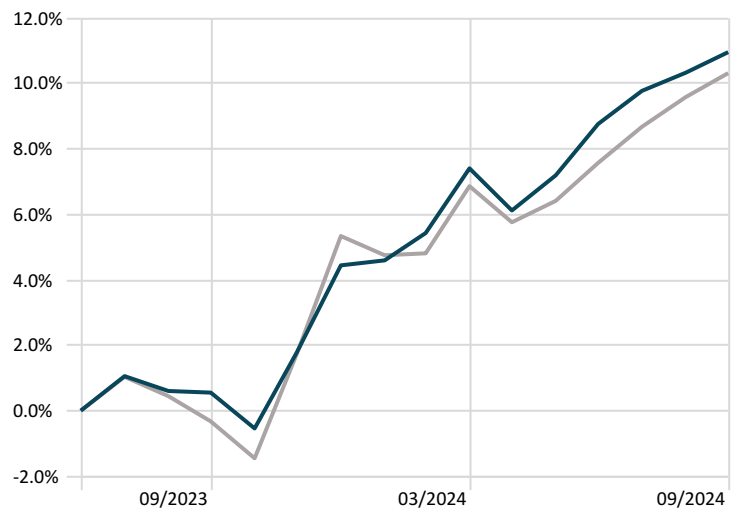
The equity element of this portfolio will not exceed 35%.

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

The Growth 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 30/09/2024



— Crossing Point Growth Defensive 11.0% — IA Mixed Investment 0-35% Shares 10.3%

Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Inception
Crossing Point Growth Defensive	2.02	3.31	10.35	—	10.96
IA Mixed Investment 0-35% Shares	2.55	3.23	10.68	0.75	10.32

Discrete Calendar Year Returns

	01/10/2023 - 30/09/2024	01/10/2022 - 30/09/2023	01/10/2021 - 30/09/2022
Crossing Point Growth Defensive	10.35	—	—
IA Mixed Investment 0-35% Shares	10.68	2.67	-11.34



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.

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