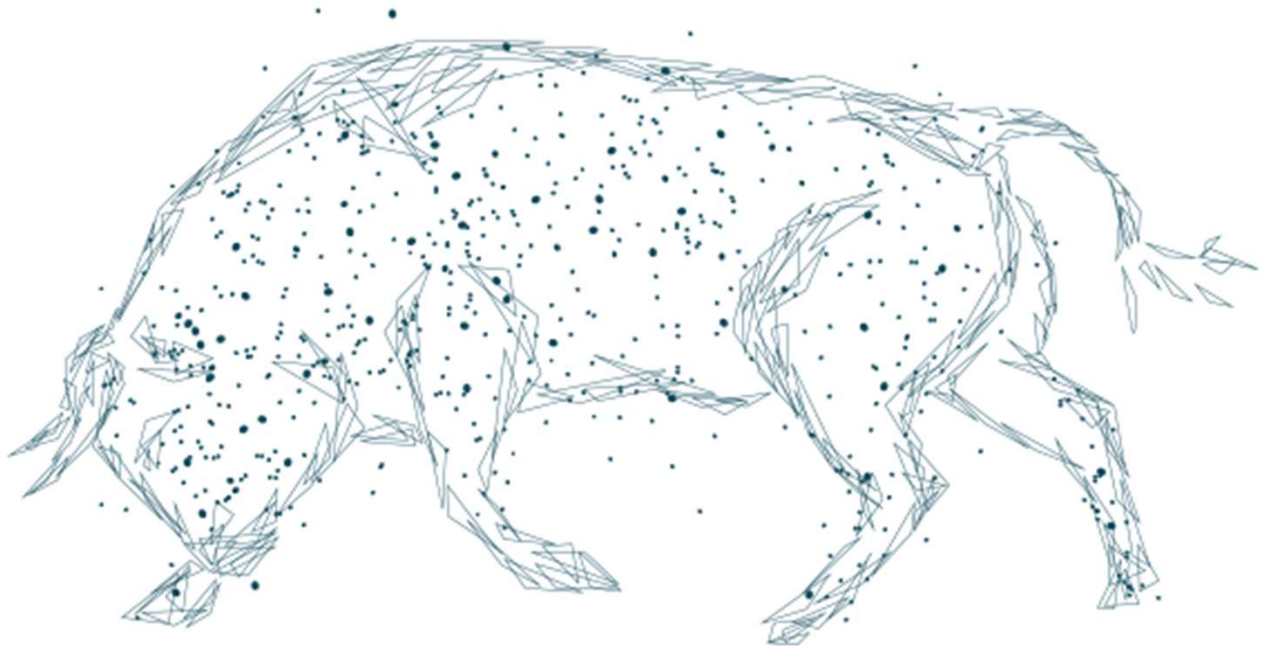


# Crossing Point Investment Management



Where money meets intelligence

 **crossing point**

TACTICAL INVESTORS

Fusion Factsheets

30.09.24



30 Sept 2024

### Portfolio Information

Strategy Name	Crossing Point Fusion Speculative
Inception Date	11/10/2022
Portfolio Risk Score	—
Portfolio Risk Score Date	—
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No

Time Period: 01/10/2023 to 30/09/2024

	Fusion Speculative	IA Flexible
Std Dev	7.81	6.47
Alpha	3.17	0.00
Beta	1.01	1.00
Sharpe Ratio	1.90	1.65
Sortino Ratio	4.23	3.97
Max Drawdown	-2.92	-2.57

### Fusion Speculative Allocation: 30/09/2024

	Speculative Current	Speculative Default
International	19.62	19.75
US	18.50	18.50
UK	11.00	11.00
Europe	8.25	8.25
Pacific	7.00	7.00
Japan	7.00	7.00
Emerging Markets	8.00	8.00
Property	1.82	2.00
Technology	6.00	6.00
Sustainable Energy	3.50	3.50
Insurance	4.00	4.00
Infrastructure	1.82	2.00
<b>Equity Total</b>	<b>96.51</b>	<b>97.00</b>
Fixed Income	0.50	0.00
Short Term Money Market	0.00	0.00
Cash	2.99	3.00

### Portfolio Costs

UK DFM Fee	0.30	0.30
Fund Charges - OCF	0.44	0.45



FE Risk Scores  
Portfolio: 83  
Benchmark: 67



### Investment Objective

The Fusion Speculative Portfolio is a tactically-traded growth strategy that invests in a mix of active, passive and ESG funds to achieve greater exposure and diversification. It uses a trend-following overlay as an additional layer of risk control intended to reduce volatility, sequence of returns risk, and maximum drawdowns. It is aimed at medium to long-term investors who are seeking capital growth from a diversified portfolio designed to assist in an efficient, reliable, low-cost accumulation investment and pension strategy.

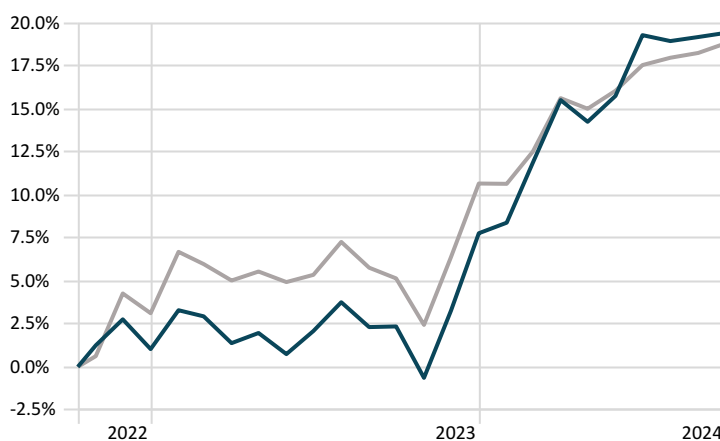
The equity element of this portfolio will not exceed 97% but may in times of market weakness be reduced and be replaced by safer alternative assets such as bonds, money market instruments and cash. Fusion trading strategies seek to invest into equities when market momentum is rising but retain profits by moving to safer alternative assets when market momentum falls with the aim of enhancing overall gain and reducing risk of loss.

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

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

### Performance Chart Since Inception

Time Period: 12/10/2022 to 30/09/2024



— Crossing Point Fusion Speculative 19.4% — IA Flexible Investment 18.8%

### Trailing Returns

	1 Month	3 Months	6 Months	1 Year	Since Inception
Fusion Speculative	0.20	0.11	3.38	16.67	19.42
IA Flexible	0.47	1.07	2.75	12.99	18.80

### Discrete Calendar Year Returns

	01/10/2023 - 30/09/2024	01/10/2022 - 30/09/2023	01/10/2021 - 30/09/2022
Fusion Speculative	16.67	—	—
IA Flexible	12.99	4.76	-9.55



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**Portfolio Information**

Strategy Name	Crossing Point Fusion Adventurous
Inception Date	24/05/2022
Portfolio Risk Score	40.03
Portfolio Risk Score Date	31/08/2024
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No

Time Period: 01/10/2023 to 30/09/2024

	Fusion Adventurous	IA Mixed 40-85%
Std Dev	7.09	6.65
Alpha	2.64	0.00
Beta	0.94	1.00
Sharpe Ratio	1.89	1.67
Sortino Ratio	4.28	4.11
Max Drawdown	-2.54	-2.53

**Fusion Adventurous Allocation: 30/09/2024**

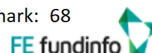
	Adventurous Current	Adventurous Default
International	16.12	16.25
US	15.00	15.00
UK	9.25	9.25
Europe	7.95	7.95
Pacific	6.50	6.50
Japan	6.00	6.00
Emerging Markets	7.50	7.50
Property	1.59	1.75
Technology	6.00	6.00
Sustainable Energy	2.80	2.80
Insurance	4.00	4.00
Infrastructure	1.82	2.00
<b>Equity Total</b>	<b>84.53</b>	<b>85.00</b>
Fixed Income	12.48	12.00
Short Term Money Market	0.00	0.00
Cash	2.99	3.00

**Portfolio Costs**

UK DFM Fee	0.30	0.30
Fund Charges - OCF	0.42	0.42



FE Risk Scores  
Portfolio: 75  
Benchmark: 68



**Investment Objective**

The Fusion Adventurous Portfolio is a tactically-traded growth strategy that invests in a mix of active, passive and ESG funds to achieve greater exposure and diversification. It uses a trend-following overlay as an additional layer of risk control intended to reduce volatility, sequence of returns risk, and maximum drawdowns. It is aimed at medium to long-term investors who are seeking capital growth from a diversified portfolio designed to assist in an efficient, reliable, low-cost accumulation investment and pension strategy.

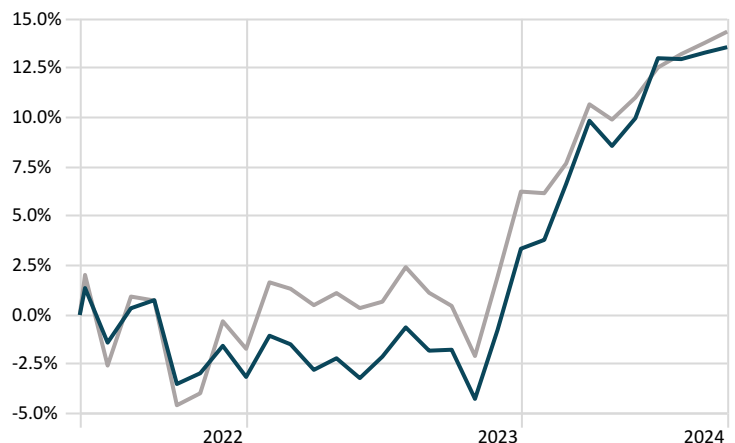
The equity element of this portfolio will not exceed 85% but may in times of market weakness be reduced and be replaced by safer alternative assets such as bonds, money market instruments and cash. Fusion trading strategies seek to invest into equities when market momentum is rising but retain profits by moving to safer alternative assets when market momentum falls with the aim of enhancing overall gain and reducing risk of loss.

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

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

**Performance Chart Since Inception**

Time Period: 25/05/2022 to 30/09/2024



— Crossing Point Fusion Adventurous 13.6% — IA Mixed Investment 40-85% Shares 14.4%

**Trailing Returns**

	1 Month	3 Months	6 Months	1 Year	Since Launch
Fusion Adventurous	0.25	0.50	3.39	15.60	13.57
IA Mixed 40-85%	0.50	1.61	3.33	13.83	14.36

**Discrete Calendar Year Returns**

	01/10/2023 - 30/09/2024	01/10/2022 - 30/09/2023	01/10/2021 - 30/09/2022
Fusion Adventurous	15.60	1.80	—
IA Mixed 40-85%	13.83	5.27	-10.27



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**Portfolio Information**

Strategy Name	Crossing Point Fusion Strategic
Inception Date	24/05/2022
Portfolio Risk Score	36.84
Portfolio Risk Score Date	31/08/2024
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No

Time Period: 01/10/2023 to 30/09/2024

	Fusion Strategic	IA Mixed 40-85%
Std Dev	6.21	6.65
Alpha	2.08	0.00
Beta	0.90	1.00
Sharpe Ratio	1.87	1.67
Sortino Ratio	4.24	4.11
Max Drawdown	-2.23	-2.53

**Fusion Strategic Allocation: 30/09/2024**

	Strategic Current	Strategic Default
International	11.13	11.25
US	12.50	12.50
UK	7.00	7.00
Europe	6.50	6.50
Pacific	5.75	5.75
Japan	5.50	5.50
Emerging Markets	7.00	7.00
Property	1.54	1.75
Technology	4.75	4.75
Sustainable Energy	2.00	2.00
Insurance	4.00	4.00
Infrastructure	1.76	2.00
<b>Equity Total</b>	<b>69.43</b>	<b>70.00</b>
Fixed Income	24.92	24.50
Short Term Money Market	2.65	2.50
Cash	3.00	3.00

**Portfolio Costs**

UK DFM Fee	0.30	0.30
Fund Charges - OCF	0.39	0.39

**Investment Objective**

The Fusion Strategic Portfolio is a tactically-traded growth strategy that invests in a mix of active, passive and ESG funds to achieve greater exposure and diversification. It uses a trend-following overlay as an additional layer of risk control intended to reduce volatility, sequence of returns risk, and maximum drawdowns. It is aimed at medium to long-term investors who are seeking capital growth from a diversified portfolio designed to assist in an efficient, reliable, low-cost accumulation investment and pension strategy.

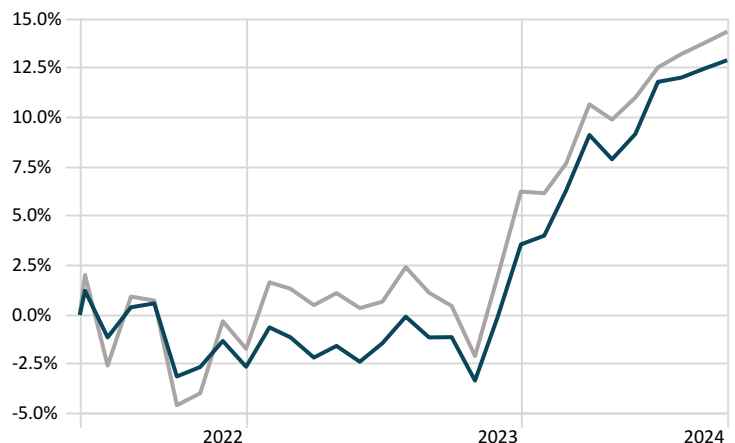
The equity element of this portfolio will not exceed 70% but may in times of market weakness be reduced and be replaced by safer alternative assets such as bonds, money market instruments and cash. Fusion trading strategies seek to invest into equities when market momentum is rising but retain profits by moving to safer alternative assets when market momentum falls with the aim of enhancing overall gain and reducing risk of loss.

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

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

**Performance Chart Since Inception**

Time Period: 25/05/2022 to 30/09/2024



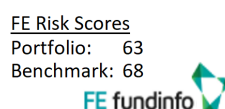
— Crossing Point Fusion Strategic 12.9% — IA Mixed Investment 40-85% Shares 14.4%

**Trailing Returns**

	1 Month	3 Months	6 Months	1 Year	Since Launch
Fusion Strategic	0.37	0.98	3.47	14.19	12.91
IA Mixed 40-85%	0.50	1.61	3.33	13.83	14.36

**Discrete Calendar Year Returns**

	01/10/2023 - 30/09/2024	01/10/2022 - 30/09/2023	01/10/2021 - 30/09/2022
Fusion Strategic	14.19	2.06	—
IA Mixed 40-85%	13.83	5.27	-10.27



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fusion  
60



30 Sept 2024

**Portfolio Information**

Strategy Name	Crossing Point Fusion Balanced
Inception Date	24/05/2022
Portfolio Risk Score	34.83
Portfolio Risk Score Date	31/08/2024
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No

Time Period: 01/10/2023 to 30/09/2024

	Fusion Balanced	IA Mixed 20-60%
Std Dev	5.63	5.73
Alpha	2.94	0.00
Beta	0.88	1.00
Sharpe Ratio	1.88	1.59
Sortino Ratio	4.37	4.23
Max Drawdown	-1.91	-1.80

**Fusion Balanced Allocation: 30/09/2024**

	Balanced Current	Balanced Default
International	10.60	10.75
US	10.50	10.50
UK	6.00	6.00
Europe	5.75	5.75
Pacific	4.50	4.50
Japan	4.25	4.25
Emerging Markets	7.00	7.00
Property	0.85	1.00
Technology	4.75	4.75
Sustainable Energy	1.50	1.50
Insurance	3.00	3.00
Infrastructure	0.85	1.00
<b>Equity Total</b>	<b>59.55</b>	<b>60.00</b>
Fixed Income	30.36	30.00
Short Term Money Market	7.09	7.00
Cash	3.00	3.00

**Portfolio Costs**

UK DFM Fee	0.30	0.30
Fund Charges - OCF	0.36	0.36

**Investment Objective**

The Fusion Balanced Portfolio is a tactically-traded growth strategy that invests in a mix of active, passive and ESG funds to achieve greater exposure and diversification. It uses a trend-following overlay as an additional layer of risk control intended to reduce volatility, sequence of returns risk, and maximum drawdowns. It is aimed at medium to long-term investors who are seeking capital growth from a diversified portfolio designed to assist in an efficient, reliable, low-cost accumulation investment and pension strategy.

The equity element of this portfolio will not exceed 60% but may in times of market weakness be reduced and be replaced by safer alternative assets such as bonds, money market instruments and cash. Fusion trading strategies seek to invest into equities when market momentum is rising but retain profits by moving to safer alternative assets when market momentum falls with the aim of enhancing overall gain and reducing risk of loss.

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

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

**Performance Chart Since Inception**

Time Period: 25/05/2022 to 30/09/2024



— Crossing Point Fusion Balanced 12.2% — IA Mixed Investment 20-60% Shares 10.1%

**Trailing Returns**

	1 Month	3 Months	6 Months	1 Year	Since Launch
Fusion Balanced	0.42	1.03	3.44	13.31	12.17
IA Mixed 20-60%	0.61	2.30	3.52	12.14	10.14

**Discrete Calendar Year Returns**

	01/10/2023 - 30/09/2024	01/10/2022 - 30/09/2023	01/10/2021 - 30/09/2022
Fusion Balanced	13.31	1.91	—
IA Mixed 20-60%	12.14	4.24	-10.71



FE Risk Scores  
Portfolio: 56  
Benchmark: 53  
FE fundinfo

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Source: Morningstar Direct

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30 Sept 2024

### Portfolio Information

Strategy Name	Crossing Point Fusion Cautious
Inception Date	24/05/2022
Portfolio Risk Score	24.78
Portfolio Risk Score Date	31/08/2024
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No

Time Period: 01/10/2023 to 30/09/2024

	Fusion Cautious	IA Mixed 20-60%
Std Dev	4.61	5.73
Alpha	2.67	0.00
Beta	0.82	1.00
Sharpe Ratio	1.89	1.59
Sortino Ratio	4.59	4.23
Max Drawdown	-1.31	-1.80

### Fusion Cautious Allocation: 30/09/2024

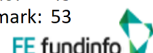
	Cautious Current	Cautious Default
International	8.00	8.00
US	9.00	9.00
UK	5.00	5.00
Europe	3.50	3.50
Pacific	3.00	3.00
Japan	3.00	3.00
Emerging Markets	4.00	4.00
Property	0.85	1.00
Technology	3.50	3.50
Sustainable Energy	1.00	1.00
Insurance	3.00	3.00
Infrastructure	0.85	1.00
<b>Equity Total</b>	<b>44.70</b>	<b>45.00</b>
Fixed Income	41.24	41.00
Short Term Money Market	11.06	11.00
Cash	3.00	3.00

### Portfolio Costs

UK DFM Fee	0.30	0.30
Fund Charges - OCF	0.33	0.33



FE Risk Scores  
Portfolio: 45  
Benchmark: 53



### Investment Objective

The Fusion Cautious Portfolio is a tactically-traded growth strategy that invests in a mix of active, passive and ESG funds to achieve greater exposure and diversification. It uses a trend-following overlay as an additional layer of risk control intended to reduce volatility, sequence of returns risk, and maximum drawdowns. It is aimed at medium to long-term investors who are seeking capital growth from a diversified portfolio designed to assist in an efficient, reliable, low-cost accumulation investment and pension strategy.

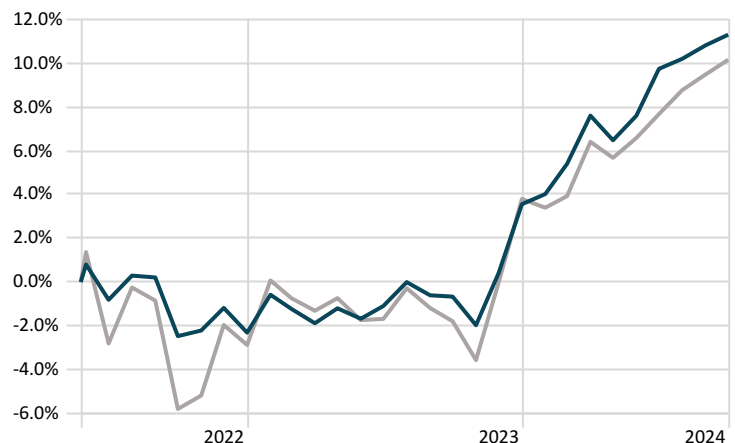
The equity element of this portfolio will not exceed 45% but may in times of market weakness be reduced and be replaced by safer alternative assets such as bonds, money market instruments and cash. Fusion trading strategies seek to invest into equities when market momentum is rising but retain profits by moving to safer alternative assets when market momentum falls with the aim of enhancing overall gain and reducing risk of loss.

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

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

### Performance Chart Since Inception

Time Period: 25/05/2022 to 30/09/2024



— Crossing Point Fusion Cautious 11.3% — IA Mixed Investment 20-60% Shares 10.1%

### Trailing Returns

	1 Month	3 Months	6 Months	1 Year	Since Launch
Fusion Cautious	0.44	1.42	3.43	12.02	11.28
IA Mixed 20-60%	0.61	2.30	3.52	12.14	10.14

### Discrete Calendar Year Returns

	01/10/2023 - 30/09/2024	01/10/2022 - 30/09/2023	01/10/2021 - 30/09/2022
Fusion Cautious	12.02	1.85	—
IA Mixed 20-60%	12.14	4.24	-10.71





30 Sept 2024

### Portfolio Information

Strategy Name	Crossing Point Fusion Defensive
Inception Date	24/05/2022
Portfolio Risk Score	22.58
Portfolio Risk Score Date	31/08/2024
Base Currency	Pound Sterling
On or Off Platform	On
Managed Portfolio	Yes
VAT on Fees	No

Time Period: 01/10/2023 to 30/09/2024

	Fusion Defensive	IA Mixed 0-35%
Std Dev	4.14	5.16
Alpha	2.58	0.00
Beta	0.84	1.00
Sharpe Ratio	1.82	1.51
Sortino Ratio	4.55	3.97
Max Drawdown	-1.04	-1.13

### Fusion Defensive Allocation: 30/09/2024

	Defensive Current	Defensive Default
International	6.50	6.50
US	6.50	6.50
UK	4.00	4.00
Europe	3.00	3.00
Pacific	2.00	2.00
Japan	2.50	2.50
Emerging Markets	3.00	3.00
Property	0.85	1.00
Technology	2.50	2.50
Sustainable Energy	1.00	1.00
Insurance	2.00	2.00
Infrastructure	0.85	1.00
<b>Equity Total</b>	<b>34.70</b>	<b>35.00</b>
Fixed Income	52.24	52.00
Short Term Money Market	10.06	10.00
Cash	3.00	3.00

### Portfolio Costs

UK DFM Fee	0.30	0.30
Fund Charges - OCF	0.31	0.30



FE Risk Scores  
Portfolio: 38  
Benchmark: 44



### Investment Objective

The Fusion Defensive Portfolio is a tactically-traded growth strategy that invests in a mix of active, passive and ESG funds to achieve greater exposure and diversification. It uses a trend-following overlay as an additional layer of risk control intended to reduce volatility, sequence of returns risk, and maximum drawdowns. It is aimed at medium to long-term investors who are seeking capital growth from a diversified portfolio designed to assist in an efficient, reliable, low-cost accumulation investment and pension strategy.

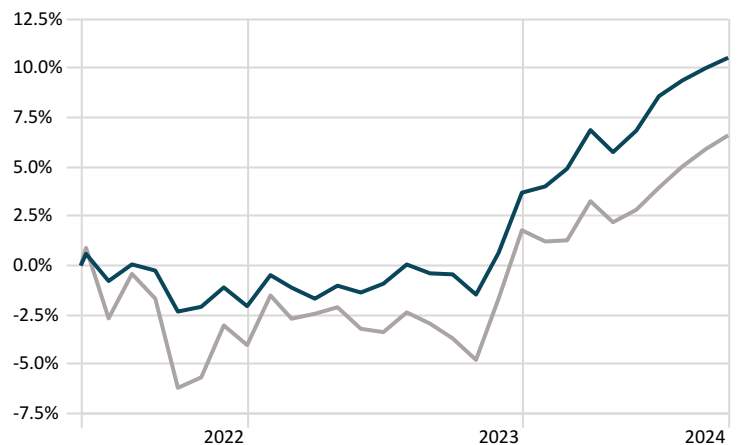
The equity element of this portfolio will not exceed 35% but may in times of market weakness be reduced and be replaced by safer alternative assets such as bonds, money market instruments and cash. Fusion trading strategies seek to invest into equities when market momentum is rising but retain profits by moving to safer alternative assets when market momentum falls with the aim of enhancing overall gain and reducing risk of loss.

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

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

### Performance Chart Since Inception

Time Period: 25/05/2022 to 30/09/2024



— Crossing Point Fusion Defensive 10.5% — IA Mixed Investment 0-35% Shares 6.6%

### Trailing Returns

	1 Month	3 Months	6 Months	1 Year	Since Launch
Fusion Defensive	0.48	1.79	3.43	11.02	10.53
IA Mixed 0-35%	0.67	2.55	3.23	10.68	6.60

### Discrete Calendar Year Returns

	01/10/2023 - 30/09/2024	01/10/2022 - 30/09/2023	01/10/2021 - 30/09/2022
Fusion Defensive	11.02	1.93	—
IA Mixed 0-35%	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.

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.

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