

Crossing Point Investment Management



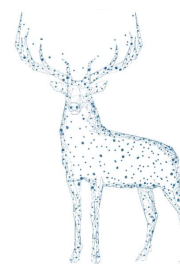
Where money meets intelligence

 **crossing point**

TACTICAL INVESTORS

Growth Factsheets

31.12.24



31 Dec 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	0.55
VAT on fees	No

Time Period: 01/07/2023 to 31/12/2024

	Growth Speculative	IA Flexible
Alpha	3.58	0.00
Beta	1.00	1.00
Sortino Ratio	0.90	0.38
Max Drawdown	-4.26	-4.50
Std Dev	7.22	6.14
Down Capture Ratio	101.25	100.00
Up Capture Ratio	127.07	100.00

Growth Speculative Allocation: 31/12/2024

International	20.50
US	20.00
UK	11.00
Europe	8.25
Pacific	6.50
Japan	6.25
Emerging Markets	6.50
Industrials	2.00
Property	3.00
Technology	6.00
Insurance	4.00
Infrastructure	3.00
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	0.37

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.

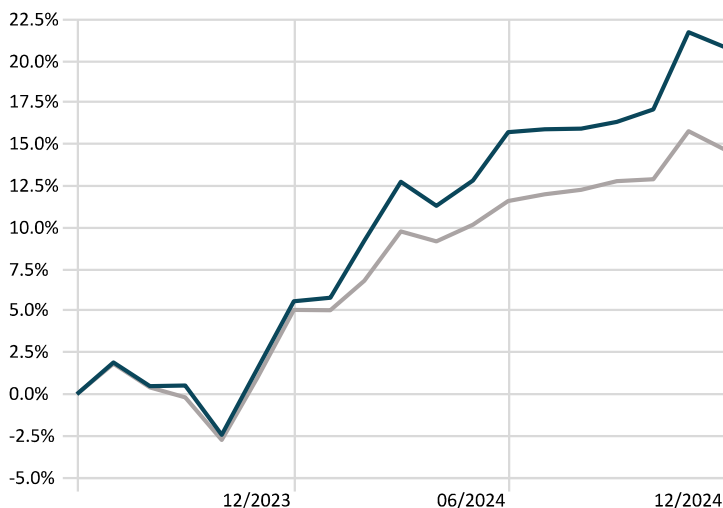
The equity element of this portfolio will not exceed 97%.

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 31/12/2024



Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Inception
Crossing Point Growth Speculative	3.85	4.41	14.43	—	20.81
IA Flexible Investment	1.67	2.76	9.16	6.45	14.66

Discrete Calendar Year Returns

	01/01/2024 - 31/12/2024	01/01/2023 - 31/12/2023	01/01/2022 - 31/12/2022
Crossing Point Growth Speculative	14.43	—	—
IA Flexible Investment	9.16	7.31	-9.13



FE Risk Scores
Portfolio: 90
Benchmark: 68





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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	0.53
VAT on fees	No

Time Period: 01/07/2023 to 31/12/2024

	Growth Adventurous	IA Mixed 40-85%
Alpha	2.48	0.00
Beta	0.95	1.00
Sortino Ratio	0.75	0.39
Max Drawdown	-3.66	-4.39
Std Dev	6.54	6.29
Down Capture Ratio	83.09	100.00
Up Capture Ratio	111.60	100.00

Growth Adventurous Allocation: 31/12/24

International	16.50
US	17.25
UK	9.25
Europe	7.75
Pacific	6.00
Japan	5.00
Emerging Markets	6.00
Industrials	1.75
Property	2.75
Technology	6.00
Insurance	4.00
Infrastructure	2.75
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	0.37

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.

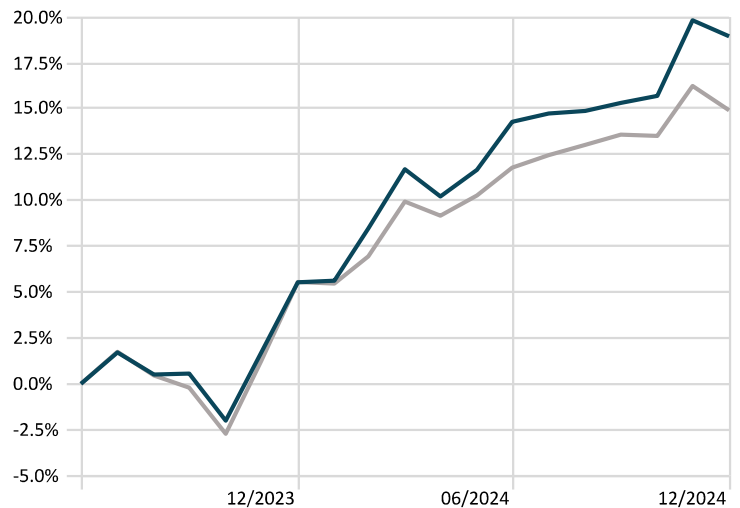
The equity element of this portfolio will not exceed 85%.

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 31/12/2024



— Crossing Point Growth Adventurous 18.9% — IA Mixed Investment 40-85% Shares 14.9%

Trailing Returns

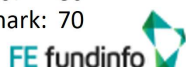
	3 Months	6 Months	1 Year	3 Years	Since Inception
Crossing Point Growth Adventurous	3.14	4.07	12.72	—	18.95
IA Mixed 40-85%	1.16	2.80	8.88	5.72	14.91

Discrete Calendar Year Returns

	01/01/2024 - 31/12/2024	01/01/2023 - 31/12/2023	01/01/2022 - 31/12/2022
Crossing Point Growth Adventurous	12.72	—	—
IA Mixed 40-85%	8.88	8.11	-10.11



FE Risk Scores
Portfolio: 80
Benchmark: 70





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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	0.51
VAT on fees	No

Time Period: Since Inception to 31/12/2024

	Growth Strategic	IA Mixed 40-85%
Alpha	1.21	0.00
Beta	0.93	1.00
Sortino Ratio	0.56	0.39
Max Drawdown	-3.28	-4.39
Std Dev	5.88	6.29
Down Capture Ratio	81.88	100.00
Up Capture Ratio	101.60	100.00

Growth Strategic Allocation: 31/12/2024

International	12.50
US	14.50
UK	7.00
Europe	6.50
Pacific	5.00
Japan	4.00
Emerging Markets	5.00
Industrials	1.50
Property	2.75
Technology	4.75
Insurance	4.00
Infrastructure	2.50
Equity Total	70.00
Fixed Income	25.00
Short Term Money Market	2.00
Cash	3.00

Portfolio Costs

UK DFM Fee	0.15
Fund Charges - OCF	0.36

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.

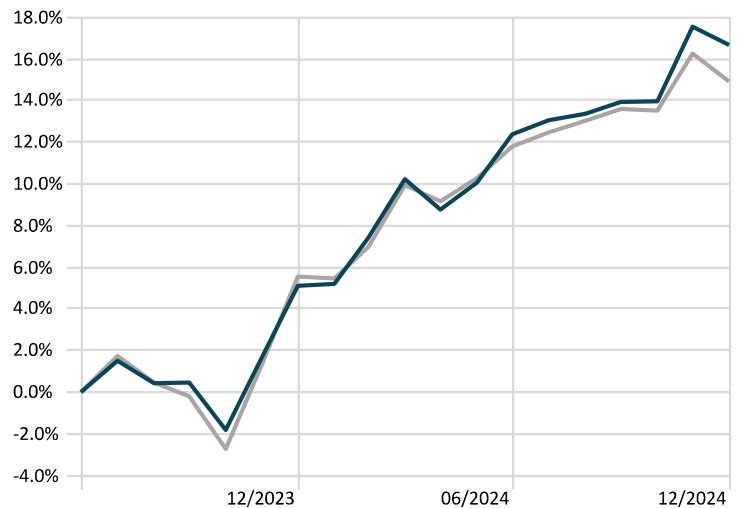
The equity element of this portfolio will not exceed 70%.

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 31/12/2024



— Crossing Point Growth Strategic 16.7% — IA Mixed Investment 40-85% Shares 14.9%

Trailing Returns

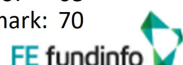
	3 Months	6 Months	1 Year	3 Years	Since Inception
Crossing Point Growth Strategic	2.41	3.81	11.00	—	16.66
IA Mixed 40-85%	1.16	2.80	8.88	5.72	14.91

Discrete Calendar Year Returns

	01/01/2024 - 31/12/2024	01/01/2023 - 31/12/2023	01/01/2022 - 31/12/2022
Crossing Point Growth Strategic	11.00	—	—
IA Mixed 40-85%	8.88	8.11	-10.11



FE Risk Scores
Portfolio: 68
Benchmark: 70





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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	0.49
VAT on fees	No

Time Period: 01/07/2023 to 31/12/2024

	Growth Balanced	IA Mixed 20-60%
Alpha	2.23	0.00
Beta	0.93	1.00
Sortino Ratio	0.49	0.17
Max Drawdown	-2.89	-3.29
Std Dev	5.34	5.38
Down Capture Ratio	78.21	100.00
Up Capture Ratio	110.92	100.00

Growth Balanced Allocation: 31/12/2024

International	11.25
US	12.15
UK	6.00
Europe	5.25
Pacific	4.50
Japan	4.00
Emerging Markets	4.50
Industrials	1.25
Property	1.75
Technology	4.75
Insurance	3.00
Infrastructure	1.50
Equity Total	60.00
Fixed Income	31.50
Short Term Money Market	5.50
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.

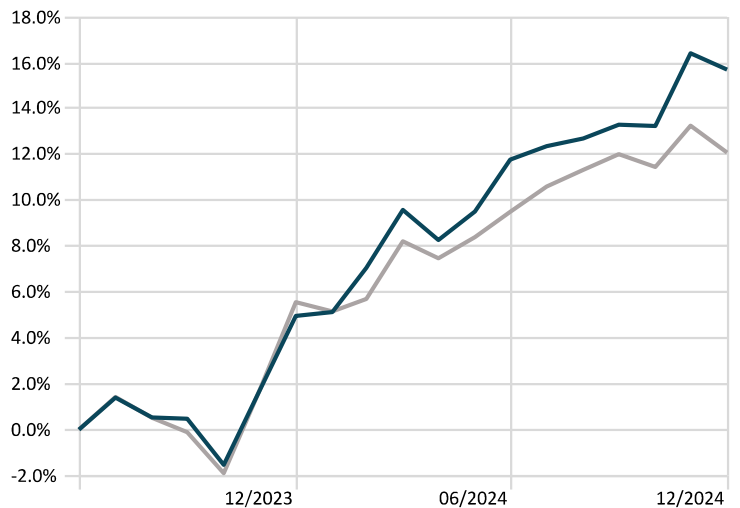
The equity element of this portfolio will not exceed 60%.

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 31/12/2024



— Crossing Point Growth Balanced 15.7% — IA Mixed Investment 20-60% Shares 12.1%

Trailing Returns

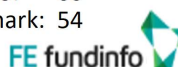
	3 Months	6 Months	1 Year	3 Years	Since Inception
Crossing Point Growth Balanced	2.12	3.51	10.24	—	15.71
IA Mixed Investment 20-60% Shares	0.06	2.37	6.18	2.54	12.09

Discrete Calendar Year Returns

	01/01/2024 - 31/12/2024	01/01/2023 - 31/12/2023	01/01/2022 - 31/12/2022
Crossing Point Growth Balanced	10.24	—	—
IA Mixed Investment 20-60% Shares	6.18	6.86	-9.63



FE Risk Scores
Portfolio: 60
Benchmark: 54





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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: 01/07/2023 to 31/12/2024

	Growth Cautious	IA Mixed 20-60%
Alpha	1.23	0.00
Beta	0.88	1.00
Sortino Ratio	0.34	0.17
Max Drawdown	-2.05	-3.29
Std Dev	4.48	5.38
Down Capture Ratio	64.80	100.00
Up Capture Ratio	97.53	100.00

Growth Cautious Allocation: 31/12/2024

International	9.00
US	9.50
UK	5.00
Europe	3.50
Pacific	2.50
Japan	2.50
Emerging Markets	2.50
Industrials	1.00
Property	1.50
Technology	3.50
Insurance	3.00
Infrastructure	1.50
Equity Total	45.00
Fixed Income	43.00
Short Term Money Market	9.00
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.

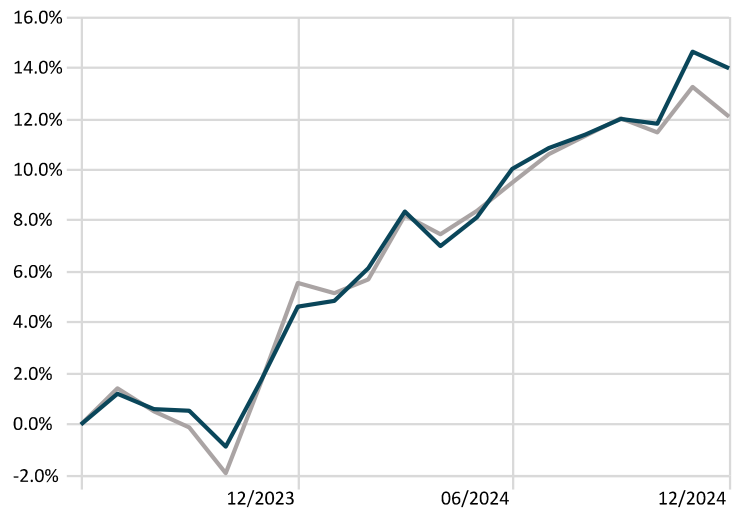
The equity element of this portfolio will not exceed 45%.

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 31/12/2024



— Crossing Point Growth Cautious 14.0% — IA Mixed Investment 20-60% Shares 12.1%

Trailing Returns

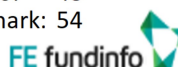
	3 Months	6 Months	1 Year	3 Years	Since Inception
Crossing Point Growth Cautious	1.77	3.59	8.94	—	13.98
IA Mixed Investment 20-60% Shares	0.06	2.37	6.18	2.54	12.09

Discrete Calendar Year Returns

	01/01/2024 - 31/12/2024	01/01/2023 - 31/12/2023	01/01/2022 - 31/12/2022
Crossing Point Growth Cautious	8.94	—	—
IA Mixed Investment 20-60% Shares	6.18	6.86	-9.63



FE Risk Scores
Portfolio: 48
Benchmark: 54





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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: 01/07/2023 to 31/12/2024

	Growth Defensive	IA Mixed 0-35%
Alpha	1.26	0.00
Beta	0.89	1.00
Sortino Ratio	0.18	-0.01
Max Drawdown	-1.58	-2.46
Std Dev	3.96	4.85
Down Capture Ratio	63.44	100.00
Up Capture Ratio	98.87	100.00

Growth Defensive Allocation 31/12/2024

International	6.50
US	7.75
UK	4.00
Europe	2.50
Pacific	2.00
Japan	1.75
Emerging Markets	2.00
Industrials	1.00
Property	1.50
Technology	2.50
Insurance	2.00
Infrastructure	1.50
Equity Total	35.00
Fixed Income	52.00
Short Term Money Market	10.00
Cash	3.00

Portfolio Costs

UK DFM Fee	0.15
Fund Charges - OCF	0.29

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.

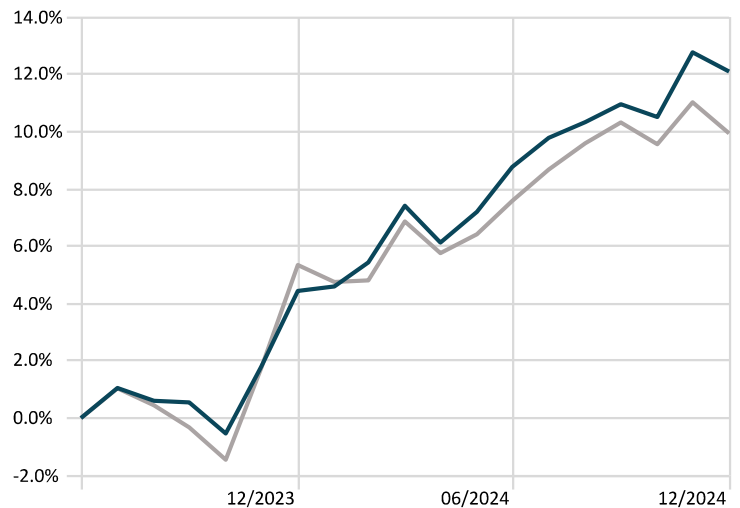
The equity element of this portfolio will not exceed 35%.

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 31/12/2024



— Crossing Point Growth Defensive 12.1% — IA Mixed Investment 0-35% Shares 9.9%

Trailing Returns

	3 Months	6 Months	1 Year	3 Years	Since Inception
Crossing Point Growth Defensive	1.02	3.06	7.33	—	12.10
IA Mixed Investment 0-35% Shares	-0.34	2.20	4.37	-0.62	9.94

Discrete Calendar Year Returns

	01/01/2024 - 31/12/2024	01/01/2023 - 31/12/2023	01/01/2022 - 31/12/2022
Crossing Point Growth Defensive	7.33	—	—
IA Mixed Investment 0-35% Shares	4.37	6.06	-10.22



FE Risk Scores
Portfolio: 41
Benchmark: 45





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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