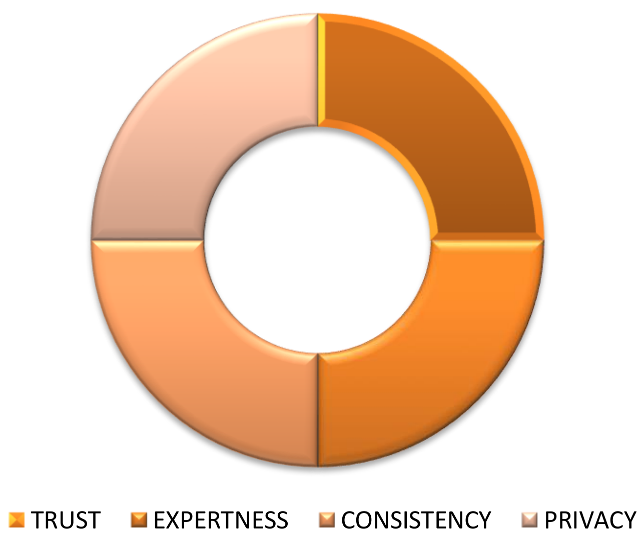
Whitepaper Analysis
PROCESS DRIVEN STRATEGY

Managing one's wealth effectively requires sound ecosystems that comprise invaluable elements like Trust, Expertness, Consistency, Privacy. The family office is a dedicated solution managing family's wealth with a variety of options available. At UpperCrust, the family office advisory having a team of experts guide you on the entire perspective from the identification to evaluation and then monitoring your wealth to ensure its continuity.

The entire transformational journey is associated with the family's emotions, expectations, feelings, security, etc. This is where a family office advisory plays a key role other than any business advisory. The family office advisor unlocks the potential of the family's wealth by managing them to ensure that it outperforms the return of all those assets classes available in the market. We know that when it comes to managing a family's wealth, it entails a very complex process, and we execute a process-driven strategy by making it simplified.

Due to the uniqueness of each family, we require customized approach to deal with either single or multi-family offices case. Our family office advisory creates structure thereby maximizing wealth and at the same time minimizing volatility associated with it. We are poised to implement the new-age digital technology that streamlines the entire process from the deal origination to execution.

The entire family office prevails the following ecosystem:



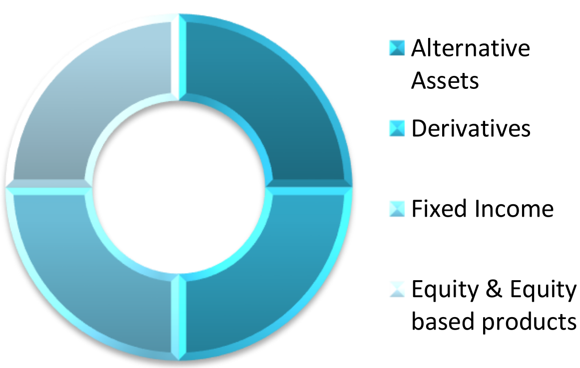
We believe that **Trust** is the core of any relationship when it comes to deal with a transaction especially when it is pertaining to managing a family's wealth.

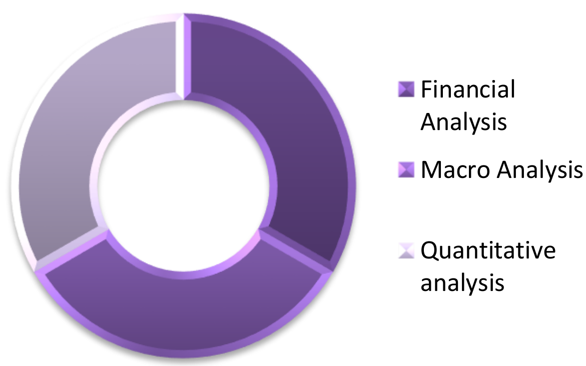
We strictly follow **Expertness** as our caterpillar that helps us grow with our clients while managing their businesses as well as wealth.

While every transaction is unique, we maintain a **Consistent** framework that makes the process more transparent.

We believe that managing **Privacy** is each and every family's priority. We execute each transaction to the extent of maintaining its privacy.

UpperCrust Wealth is poised to maximize the wealth of HNIs and UHNIs with a variety of alternatives available across major asset classes as follows:



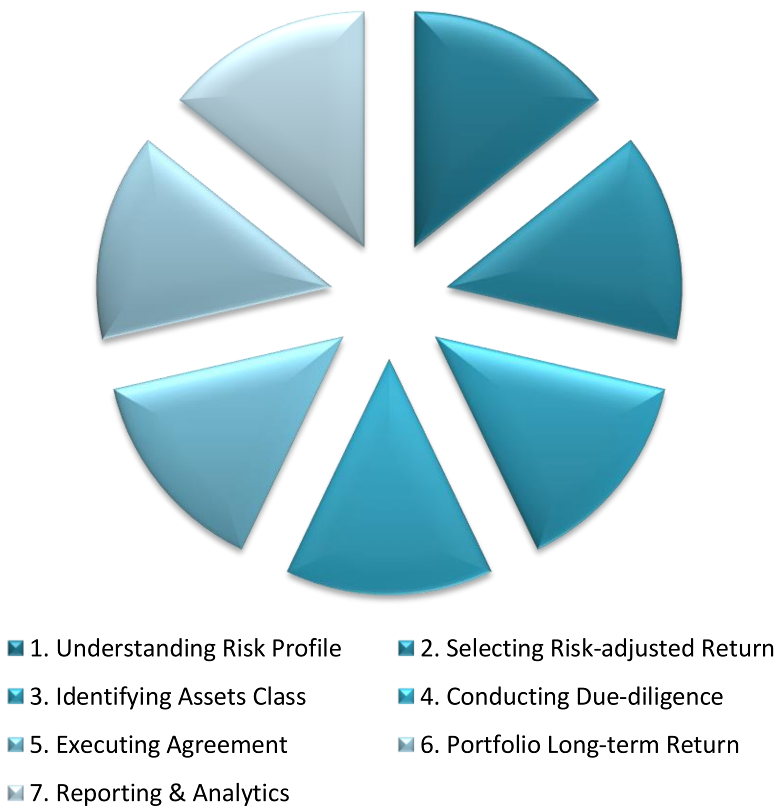


The aforesaid analytics presents the way we execute our process. We identify assets as per client's needs and flexibility besides already available selected funds in place. Our priority is to preserve the family's wealth to generate sufficient return while mitigating risk.

We have bifurcated four major asset classes like Equity, Derivatives, Alternative Assets, Fixed Income where we filter out all those assets as per clients' risk profile where risk-adjusted return generated. Our experts conduct the analysis using a variety of tools like financial analysis, macro analysis, quantitative analysis. Besides all these, we utilize disruptive technologies that optimize our process driven strategy.

PROCESS–DRIVEN STRATEGY

We design a strategy map that suits our clients' needs by implementing formulation and validation process. The entire process led strategy comprises the following elements:



We initiate transactions by understanding the **risk profile** of clients mainly the risk appetite and their willingness to take risks where we implement a diversified strategy that reduces volatility associated while generating a return.

We measure profitability by analyzing risk-adjusted financial performance that consistently provides profitability across asset classes. This is only the reason why evaluate every transaction based on the **risk-adjusted return** framework.

Our expert guidance regarding various **asset classes** based on the aforesaid two parameters to diversify the portfolio by applying hedge and leverage strategy.

We conduct proper **due-diligence** on legal, finance, and business perspective as to how the particular assets will generate the return going forward. We incorporate various scenarios and perform sensitivity analysis.

Finally, we **execute final agreement** in order to initiate transaction with clients which comprises term sheet, selected funds, and expected return among other details.

Based on the thorough analysis of family office advisory businesses, we learnt that companies with a long-term horizon perform far better to the extent that it invests proactively.

We analyze performance at each interval on a monthly, quarterly, half-yearly, and annual basis by facilitating separate client logging to analyze the performance of their respective assets. Our tailor-made, customized solutions to manage the wealth of a family with a long-term diversification strategy with no sector agnostic strategy differentiate us from others.

We hold a holistic approach by following values towards our clients:

We are an ethical organization that caters to the needs of HNIs and UHNIs in a transparent manner. We believe that integrity and accountability are two foundations for managing the bandwagon of wealth.

Our well-trained staff with shared experiences create healthy, long-term stakeholder relationships which are essential for both family and us to work together!!