UPPERCRUST WEALTH GUIDING PRINCIPLES

WHITEPAPER

INTRODUCTION

We have some guiding principles for our firm that have helped us to define who we are and who we want to be. We share these principles with our clients. We believe that our purpose as an organization is improving the individual and collective lives of all that we serve.

This statement is meant to include clients, employees, community, and others with whom we are involved. Our fundamental premise is that we believe in the value of comprehensive professional wealth management. We see this value every day at work with our clients.

Our purpose is to help the client determine what is important to them and bring congruity between their actions and their values. Our aspiration is to build a committed relationship with our clients and sustain this relationship over their lifetime.

THE UPPERCRUST
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FAMILY WEALTH OFFICE

CORE BELIEFS

Wealth management involves maximizing your wealth. At UpperCrust Wealth, we define this as integrating all of your resources—financial, emotional, physical, and spiritual. Our planning expertise will help you strike a healthy balance between these resources.

The in- depth level of communication between us will determine our level of success. Wealth management is personal, so we often ask that you share with us some of the many things that you don't share with anyone but your family.

We believe in integrating the five key areas of wealth management—

- Asset Protection
- Disability and Income Planning
- Debt Management
- Investment Planning
- Estate Planning

We believe all of these areas are integral for achieving your personal financial success.

We also believe in spending your life wisely. We believe that life decisions cannot be made solely based on their financial impact

CORE BELIEFS

We believe that a competent and fulfilled staff is critical to develop and execute the goals of our clients. We treat our staff with respect and ask that our clients do as well.

We believe that we should enjoy this process and trust each other. If that stops happening, we believe our relationship needs to be reevaluated.

We believe in the value of synergy. A healthy communication and exchange of ideas between all related advisors is essential to achieving your desired success.

OUR COMMITMENT TO CLIENTS

We are committed to independence as a boutique wealth-management firm. We will seek to remove any and all conflicts of interest from our relationship.

We are committed to acting as your fiduciary. We will treat your assets, personal information, and values with the same care we would demand for ourselves.

We are committed to protecting your privacy. Your personal information will be held in strict confidence and will never be shared with third parties without your prior consent.

We are committed to integrity. With that, we are committed to our company values, which will never be compromised.

We are committed to being unbiased and non- judgmental in our practices. We will respect your dreams and values as you declare them and share them with us and will tailor our advice and services to reflect these dreams and values.

We are committed to providing you with supreme service. Our staff will respond to your emails and phone calls as soon as possible. In addition, we will assist you by any means necessary to provide requested information or follow through on the implementation of any recommendations.

We are committed to earning your complete trust in us.

CLIENT COMMITMENT TO US

A relationship is not a one- way street. We also have expectations from clients that we share with them.

We expect you, our clients, to be honest about your goals, personal information, and financial history.

We expect you to be open to the challenge of exploring deeper meaning in money and your lives.

We expect you to notify us if you do not completely understand or feel discomfort with any recommendation, strategy, or direction.

We expect you, our clients, to treat our staff with respect. Should a conflict arise, however, we would like to know.

Please express and discuss your concerns with the chairman durgesh@uppercrustwealth.com.

TO COMMUNITY AND EMPLOYEES

We believe that we have a role in the world and want to represent ourselves in a manner consistent with our values.

We strive to provide a fun and fulfilling work environment for our employees. We are committed to supporting the professional development of all of our staff members.

We believe in giving back to the communities that have provided so much for us. As part of this commitment, our office closes once or twice a year for a day of service. Our staff is also given five paid personal days each year with which to volunteer for any non- profit organization.

We are committed to giving back to our profession through the sharing of ideas and resources. Many of our staff members are active in industry organizations.

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To know more write to shaily@uppercrustwealth.com