



# UpperCrust Wealth

Family Wealth Office

**SHAPING YOUR WEALTH, SECURING YOUR LEGACY**

**20 YEARS OF EXPERTISE**

# UPPERCRUST INTRODUCTION

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UpperCrust Wealth is a boutique wealth management company built on trust and experience offering bespoke solutions to create, manage and plan multi-generational wealth.

## HISTORY

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UpperCrust Wealth is an extended arm of MyAdvisor (Smartlink Group) formed in the year 2000. UpperCrust is a Family Wealth Office advisory firm that serves Ultra-High Net Worth clients who get ultimate insights, exclusivity, and Individuality.

UpperCrust has 1000+ Cr. of AUM in the wealth division and serves around 2500 plus families, 8000 plus retail clients through both Insurance and Investments portfolio of services.

**The group has 35+ Qualified, Experienced Advisors including CMAs, CAs, CFAs, CFPs, MBAs, etc.**



# LET'S CONVERT YOUR DREAMS INTO REALITY

Based on your needs & requirements, our expert financial consultants pen down a customized financial plan for you! Your financial plan includes:



Emergency Fund



Risk Protection Via Insurance Planning



Goal Planning



Investment Planning



Retirement Planning



Tax Planning & Saving



Integrating your Existing Investments



Estate Planning

## FINANCIAL HEALTH CHECKUP

1

Answer a few questions

This will take 5-7 minutes and help us understand your financial status.

2

Get a health report

See a holistic view of your financial health, from investments to insurance and more.

3

Stay on top

Our recommendations will help you improve your score and maintain your finances.

## PROFESSIONAL MANAGEMENT

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Portfolio Management Service is one of the most transparent ways to invest in an Equity PMS portfolio as the stocks are present in your own Demat you can check the holdings at your convenience.



## SUITABLE RETURNS

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At the end of the day, what really matters is the right returns. Get suitable PMS investment returns with well-managed risk.



## TOTAL TRANSPARENCY

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Our Portfolio Management Services are managed by highly knowledgeable and professional PMS fund managers with decades of experience.



## HOW UPPERCRUST IS DIFFERENT?

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A free evaluation of your existing investments



Actionable steps to optimize your investment portfolio



A personalized investment plan that aims to achieve your financial goals

Let Investment Experts Manage & **GROW YOUR MONEY**

# WHY FINANCIAL MANAGER IS IMPORTANT?

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- ✓ Expertise and Knowledge
- ✓ Risk Management
- ✓ Regular Performance Monitoring
- ✓ Investment Diversification
- ✓ Adaptability to Changing Circumstances
- ✓ Financial Discipline



# RISK TOLERANCE AND INVESTMENT STRATEGY

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## Understanding Risk:

- Assessing your risk tolerance
- Types of investments (stocks, bonds, real estate, etc.)

## DISCUSSION POINT

How risk tolerance influences investment choices

# TAX OPTIMIZATION STRATEGIES

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## Key Strategies:

- Tax-loss harvesting
- Estate tax considerations

# RETIREMENT PLANNING

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## Focus Areas:

- Retirement income sources (Social Security, pensions, savings)
- Importance of early planning and compound growth

# PROTECTING YOUR WEALTH

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## Insurance Needs:

- Life, health, and long-term care insurance
- Asset protection strategies

## DISCUSSION POINT

Importance of safeguarding against unexpected events



# ONGOING MONITORING AND ADJUSTMENTS

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## Importance of Regular Reviews:

- Tracking progress towards goals
- Adjusting strategies based on life changes and market conditions

## CALL TO ACTION

Schedule regular check-ins to ensure alignment

# NEXT STEPS

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## Action Items:

- Set up an initial consultation
- Complete a financial questionnaire
- Define your financial goals together

## DISCUSSION POINT

Importance of safeguarding against unexpected events

# KEY SOLUTIONS

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Portfolio Management Service (PMS)



Alternative Investment Funds



Structured Products



Offshore Investments (Global Equity and ETFs)



ETFs and Indices



Mutual Funds



Digital Lending



Fixed Income Products (Bonds, Deposits)



Insurance



REITs



VC/PE Funds



# TEAM

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**DURGESH PANDYA**  
Managing Director



**MANISH SHAH**  
Director, Private Wealth



**YASH JOSHI**  
Executive Director



**MANOJ ROHIT**  
Senior Relationship  
Manager



**LAVESH KALE**  
AVP-Private Wealth  
Co-fund Manager



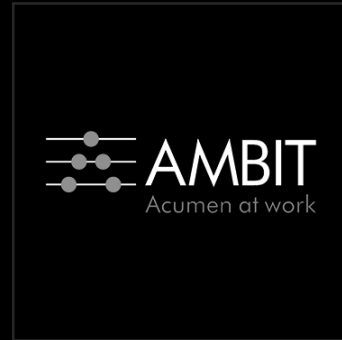
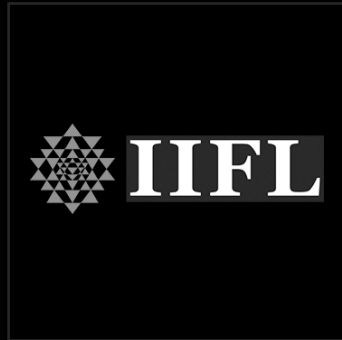
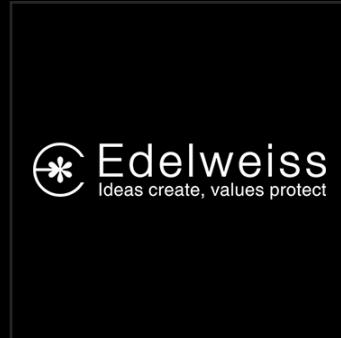
**BIJAL MEHTA**  
Wealth Manager



**ISHA GIL**  
Wealth Manager

YOU ARE  
BUILDING  
INDIA'S  
FUTURE;  
WE ARE  
BUILDING  
YOURS.

# OUR GROWTH PARTNERS



## OUR RESPONSIBLE REPORTING

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MONTHLY

Podcast



MONTHLY

Detailed Portfolio  
Factsheet



QUARTERLY

Detailed Newsletter



Annually

Taxation Reports

## THANK YOU

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You can count on us as your investment buddy for any of your investment needs like - listed & unlisted equities, fixed income & global investments.


Consider this as our first step to form and shape our relationship towards UpperCrust Wealth as a platform becoming your family wealth office.


# CONTACT US


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For any grievances /dispute /difference /claim, he /she /it should promptly notify the same to the Portfolio Manager/ Principal Officer of the Portfolio Manager in writing giving sufficient details to enable the Portfolio Manager to take necessary steps. The Portfolio Manager, on receipt of any such grievances, shall take prompt action to redress the same, If the client is not satisfied with the response of the Portfolio manager, the client can lodge their grievances with SEBI at <http://scores.gov.in> or Online conciliation and /or Online arbitration by participating in the ODR portal and /or undertaking dispute resolution in the manner specified in the Circular NO.SEBI /HO /OIAE /OIAE\_IAD-1 / CIR /2023 /131 July 31, 2023, issued by the Securities and Exchange Board of India with regard to Online Resolution of Disputes in the Indian Securities Market. complaint through SCORES (SEBI Complaint Redress System)

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