



# 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

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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?



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



**DHRUV PAWASHE**  
Equity Research  
Analyst



**BIJAL MEHTA**  
Wealth Manager



**ISHA GIL**  
Wealth Manager

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

# OUR GROWTH PARTNERS

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*Caringly yours*

 BAJAJ | Allianz

CENTRUM

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 Edelweiss  
Ideas create, values protect

 ICICI PRUDENTIAL  
LIFE INSURANCE

 ICICI Lombard  
— GENERAL INSURANCE —

 Ni WEALTH

 IIFL

TATA AIA  
— LIFE INSURANCE

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 AMBIT  
Acumen at work

 GROWUP GROUP

  
A. K. CAPITAL SERVICES LIMITED  
BUILDING BONDS

 nuvama

FAIRCENT.com  
EVERY % COUNTS

 Vivriti Asset  
Management

 LIQUILOANS  
For every Borrower, there is a Lender

GRIP

## 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)

Disclaimer: Equities/Securities investments are subject to market risks and there is no assurance or guarantee that the objectives of the Portfolio will be achieved. Past performance of the Portfolio Manager does not indicate the future performance of the portfolio. Investors are not being offered any guaranteed or assured return/s. I.e., either of Principal or appreciation on the portfolio. The liquidity of the Portfolio's investments is inherently restricted by trading volumes in the securities in which it invests. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Portfolio Manager. The portfolio will be exposed to various risks depending on the investment objective, Investment strategy and the asset allocation. Investors are requested to read the Disclosure Document carefully before investing.