



UpperCrust Wealth
FAMILY WEALTH OFFICE

UpperCrust PMS

Dynamic: Discretionary Portfolio
Management Scheme

moat
Investments, Simplified!



ABOUT UPPERCRUST PMS



With over 25 years of experience in distributing various financial products to a diverse range of investors, the management team at UpperCrust leverages their extensive expertise to deliver optimal wealth management practices. We guide clients through the market's greed and fear cycles, helping them make informed decisions & create wealth.

UpperCrust Wealth Management cuts through the noise of passive investing. With 25+ years of expertise, we craft personalized wealth strategies that outperform the market. Our secret weapon? Unearthing high-quality, mid-cap, and small-cap stocks with enduring competitive advantages (moats).

Unlike traditional advisors, we tailor investment solutions using a wider range of options, ensuring your portfolio reflects your unique goals.



The four key mandates for UpperCrust PMS are:



Designer Portfolios

Crafting unique portfolios for each client.



Risk-Adjusted Returns

Ensuring returns are balanced against the associated risks.



Alpha Generation

Achieving a significant alpha relative to specific benchmarks.



MOAT Accumulation

Continuously investing in India's strong MOAT companies.

UpperCrust PMS is dedicated to delivering unique and effective investment solutions that prioritize client needs and long-term wealth growth.

CORE AND SATELLITE

Core Verticals



CASH FLOWS

Prefer predictable versus optional



RE-INVESTMENT

Prefer dividend yield versus growth



LEADERSHIP

Prefer industry leaders versus challengers

Satellite Verticals



CYCLICALS

Metals, Commercial Vehicles, NBFC



TURNAROUND

Special Situation Stocks



VALUE - MOAT COMPANIES

Wider, Narrow, Emerging

Changing Cyclical Stance

When Aggressive Versus Defensive

AGGRESSIVE

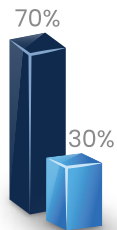
- **Reverse DCF** Assumes low growth, high cost of capital, low TV
- **Quality at any price** Valuations: don't matter, just buy 'Quality'
- **Other Factors** Dramatic drop in new offerings
Herd mentality in behaviour
Management throws in the proverbial towel

DEFENSIVE

- **Reverse DCF** Upsides not comfortable for many sectors
- **Inverted Pyramid** Valuations: Small Cap > Mid Cap > Large Cap
- **Other Factors** Dramatic increase in stock market interest
Justification moves relative
Alpha generation becomes too easy

Aggressive and Defensive Cycles

AGGRESSIVE CYCLE STANCE



■ - Core
■ - Satellite

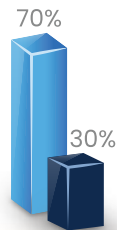
THE END GAME

Generate superior returns

EXECUTION

Satellite Allocation > Core Allocation

DEFENSIVE CYCLE STANCE



■ - Core
■ - Satellite

THE END GAME

Protect Capital

EXECUTION

Core Allocation > Satellite Allocation



UPPERCRUST WEALTH FUND - PMS

INVEST | GROW | MULTIPLY

Multicap: Core and Satellite

Our investment philosophy is long-term and focused. We seek to own only those stocks that will compound in value over the years. Therefore, we are meticulous about the stocks we pick. **Our twin aim is to invest in high-quality businesses that can sustain a high return on operating capital employed that is greater than the economic profits of the country and avoid those companies that need leverage to buy growth at an expensive price.** This along with a wholesome mix of satellite stocks derived from special opportunities such as cyclicals, turnaround, value etc. help create an alpha.

Why UpperCrust Wealth Fund?



Active Management

To beat the benchmark and deliver a decent double digit risk-adjusted returns through "Active Management".



Alpha Generation

A handcrafted portfolio with a better stock / sector selection and a rebalancing that provides a decent 2 digit alpha to the portfolio.



Bespoke Portfolio

Unique portfolio for each client consisting of Core & Satellite MOAT stocks.

Fund Details

INVEST | GROW | MULTIPLY

Portfolio Management by	Investment Committee	Custodian	Orbis
Portfolio Name	UpperCrust Wealth Fund	Banker	IndusInd Bank
Inception Date	20 January, 2022	AMC Name	Moat Financial Services
Benchmark	S&P BSE 500 TRI	SEBI Reg. No.	INP000004482
Investment Style	Core and Satellite (Value-Growth Fund)	Subscription	By Invite Only

Portfolio Key Terms

Core Stocks	Upto 100%
Satellite Stocks	Upto 40%
Min / Max number of stocks	10 to 30
Max. Exposure to Single Stock	12.5% (+/- 5%)
Max. Exposure to Single Sector	25% (+/- 7.5%)
Minimum Ticket Size	INR 2 Crore
Minimum Top-up	INR 5 Lacs
Fund Benchmark	S&P BSE 500 TRI
EXIT Load	NIL
Inception Date	20 January 2022

Investment Objective

Accumulate MOATs of India

Asset Manager

MOAT Financial Services Pvt. Ltd.

Suitable Investor

Aggressive

Investment Horizon

5+ years

UPPERCRUST GROWTH FUND - PMS

INVEST | **GROW** | MULTIPLY

Curated basket of Mutual Funds, ETFs, Index Funds & MOAT Stocks

UpperCrust Growth Fund (UCGF) exclusively invests in a blend of mutual fund schemes & ETF portfolios. **The investment objective of this Fund of Fund (FoF) scheme is to generate a long-term capital appreciation by investing in open-ended diversified equity schemes which consist of a curated basket of 10-15 mutual funds & ETFs.**

Why UpperCrust Growth Fund? _____



Fund Management: Active + Passive

To beat the benchmark and deliver a decent double digit risk-adjusted returns through Active Management of Passive Portfolio + Stocks.



Alpha Generation

A cherry picked portfolio with a better scheme selection and a rebalancing that provides an average of 4% alpha to the portfolio.



Cost Effective

The MF portfolio aims to provide an alpha at a reasonable cost while ETFs provide performance at a lower cost. MOAT stocks provide alpha acceleration.

Fund Details

Portfolio Management by	Investment Committee
Portfolio Name	UpperCrust Growth Fund
Inception Date	30 March, 2022
Benchmark	Nifty Multi Asset Index 2
Investment Style	Rule Based Active Strategy

INVEST | **GROW** | MULTIPLY

Custodian	Orbis
Banker	IndusInd Bank
AMC Name	Moat Financial Services
SEBI Reg. No.	INP000004482
Subscription	By Invite Only

Portfolio Key Points

Equity Oriented Mutual Funds (Direct Plans)	Dynamic
Stocks, Index Funds, ETF, Liquid Plans, Bonds	Dynamic
Min / Max number of Schemes	8 to 30
Max. Exposure to Single AMC	25%
Max. Exposure to Single Fund / Stock	15%
Minimum Ticket Size	INR 1 Cr.
Minimum Top-up	INR 5 Lacs
Fund Benchmark	Nifty Multi Asset Index 2
EXIT Load	NIL
Inception Date	30 March 2022

Investment Objective	Capital Growth & Income Flow
Asset Manager	MOAT Financial Services Pvt. Ltd.
Suitable Investor	Moderate Plus
Investment Horizon	5+ years

UPPERCRUST PROSPERITY FUND - PMS

INVEST | GROW | **MULTIPLY**

Highly Concentrated Bespoke Portfolio

What

UpperCrust Prosperity Fund is a dynamic themed PMS which allows our Fund Manager to design a Bespoke portfolio which is true to its label. Our strategy follows a set of quality guidelines that helps us to cherry-pick quality businesses run by premium management, all the while bearing in mind our client's investment objectives.

UpperCrust Prosperity is an Alpha Capture Strategy that aims to generate excess returns while managing risk.



Why

- Invests in Companies with Dominant Market Positions (MOATs).
- To capture Companies in High-Growth Sectors with Superior Governance.

It aims to deliver superior returns by investing in stocks from sectors that can benefit from 4 trillion \$ to 10 trillion \$ GDP growth.

How

- By creating highly Concentrated Bespoke Portfolios with Flexibility Across Asset Classes.
- Invests in Stocks, Funds (FOFs, ETFs), Bonds, Gold, and Real Estate (REITs, INVITS).
- Offers Dynamic Asset Allocation in Instruments or Cash for Liquidity.

Fund Details

INVEST | GROW | **MULTIPLY**

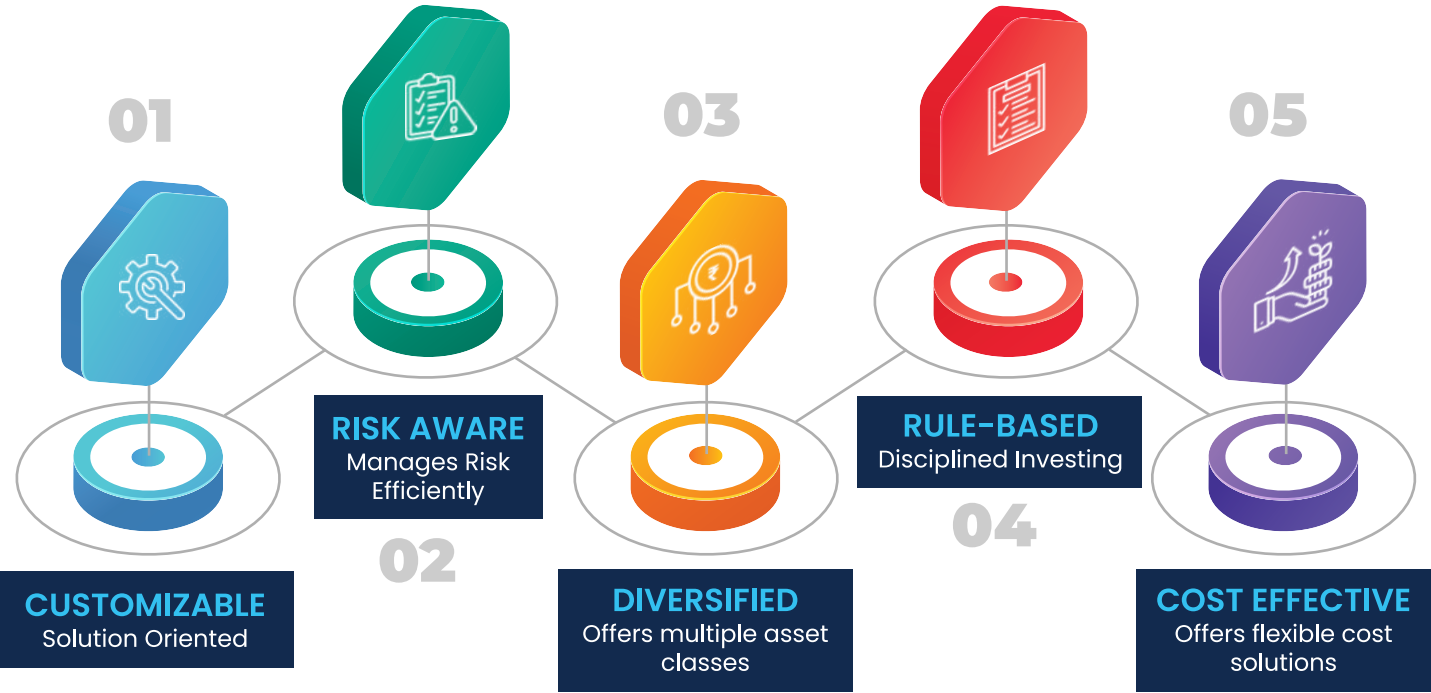
Portfolio Management by	Investment Committee	Custodian	Orbis
Portfolio Name	UpperCrust Prosperity Fund	Banker	IndusInd Bank
Inception Date	01 August, 2024	AMC Name	Moat Financial Services
Benchmark	Nifty Small Midcap 400 TRI	SEBI Reg. No.	INP000004482
Investment Style	Highly Conontrated Bespoke Strategy	Subscription	By Invite Only

Portfolio Key Terms

Stocks	Upto 100%
ETFs, Liquid Plans, Commodities, REiTs, InvIT or Cash	Upto 100%
Min / Max number of Stocks	Dynamic
Max. Exposure to Single Stock	Dynamic
Max. Exposure to Single Sector	Dynamic
Minimum Ticket Size	INR 5 Crore
Minimum Top-up	INR 5 Lacs
EXIT Load	NIL

Investment Objective	Multi - Generational Wealth
Asset Manager	MOAT Financial Services Pvt. Ltd.
Suitable Investor	Very Aggressive
Investment Horizon	10+ years

5 ELEMENTS OF PORTFOLIO DESIGNING AT UPPERCRUST PMS



	INVEST	GROW	MULTIPLY
Portfolio Name	UPPERCRUST WEALTH FUND (MULTICAP FUND)	UPPERCRUST GROWTH FUND (MULTI-ASSET FUND)	UPPERCRUST PROSPERITY FUND (MULTIPLY WEALTH @ FUND)
Investment Style	Core- Satellite Active Strategy	Rule Based Active Strategy	Highly Concentrated Bespoke Portfolio
Benchmark	S&P BSE 500 TRI	Nifty Multi Asset Equity: Arbitrage (50:40:10) Index	Nifty Small Midcap 400TRI
Suitable Investor	Aggressive	Moderate Plus	Very Aggressive
Minimum Ticket Size	2 Crore	1 Crore	5 Crore
Time Horizon	5+ years	5+ years	5-8 years

WEALTH MANIFESTATION



I _____ want to accumulate
wealth of _____ in _____ years from now.

“

I am a magnet for
WEALTH AND ABUNDANCE.

UCWF INVESTMENT COMMITTEE



DURGESH PANDYA
(Strategist)



MANISH SHAH
(Thinker)



YASH JOSHI
(Innovator)



BIJAL MEHTA
(Investigator)



BIJU JOHN
(Enabler)



CA. SAGAR SOMAN
(Equity Strategy - Advisor)

GET IN TOUCH WITH US

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CIN Number: U67100GJ2021PTC122268

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/11 / 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.

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CIN Number: U67120KL2012PTO031033

APMI Regn Number: APMI-0178

SEBI PMS Registration No. INP000004482