

CLOVEK PERSEVERANCE

INTRODUCING CLOVEK PERSEVERANCE : BUILDING LONG-TERM WEALTH WITH QUALITY INVESTMENTS!

Clovek Perseverance is a buy and hold long term portfolio. The investment approach is to find sectors that are expected to do well in near to medium-term outlook and investing in leading enterprises within these sectors. The allocation is made 65-75% on the basis of the top-down approach and the rest on the basis of a bottom-up approach, finding high conviction stocks across sectors and market caps.

For Subscriptions Visit www.clovek.in

KEY FEATURES



Top - Down Approach

65-70% of the allocation is based on the top-down approach while the rest is based on bottom-up.



Well Diversified

Well diversified across sectors having volatility & beta comparable with NIFTY50.



Large-Cap Bias

~25 stock portfolio with more than 80% allocation within Large-Cap while the rest being in Mid / Small-Cap.

INVESTMENT OBJECTIVE

Clovek Perseverance aims to achieve long-term wealth creation by investing in high-quality businesses. The portfolio focuses on identifying promising sectors through a top-down approach and selecting leading enterprises within these sectors to ensure stability and consistent growth.

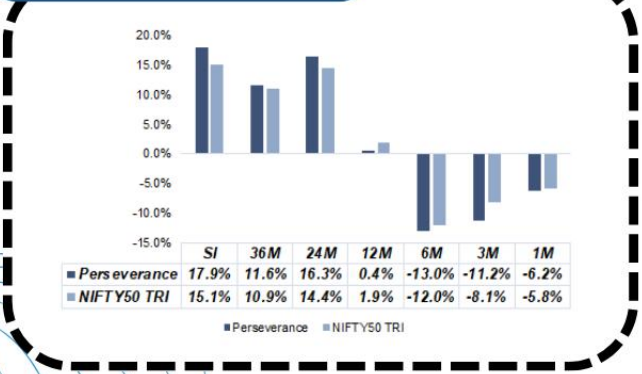
INVESTMENT MECHANISM

The portfolio follows a 65-75% top-down allocation, targeting sectors with strong near- to medium-term growth potential. The remaining allocation uses a bottom-up approach, selecting high-conviction stocks across sectors and market caps. The portfolio maintains a large-cap bias and ensures diversification to manage volatility effectively.

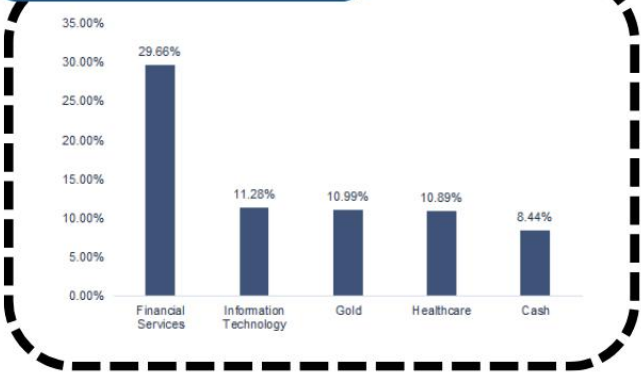


KEY PERFORMANCE (FEB' 25)

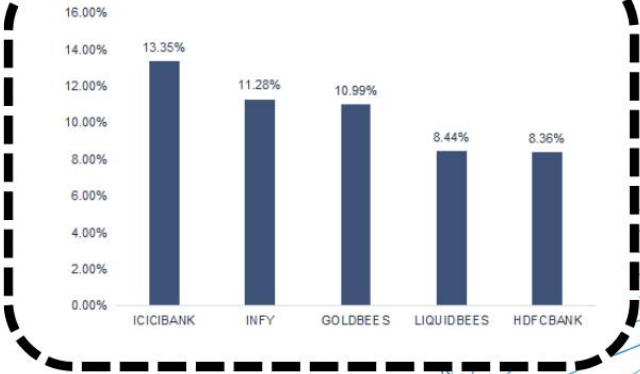
PERFORMANCE VS BENCHMARK



TOP FIVE SECTORS



TOP FIVE COSTITUENTS



* SI, 36M and 24M returns are in CAGR, while the rest are in absolute terms.
 * Returns are pre-fee.

BETA

0.95

SHARPE

0.63

DIVIDEND YIELD

1.2%

ANNUALIZED VOLATILITY

17.7% Vs 17.4% (NIFTY 50)

KEY INFORMATION

TICKET SIZE	BENCHMARK	TIME HORIZON	NO. OF STOCKS	FEES
Rs. 4 Lakhs (+/- 5%)	NIFTY 50	3+ Years	~25 Stocks	2.5% AUA + Taxes



CLOVEKWEALTH

PORTFOLIO ADVISOR



SACHIN KAPOOR, CFA

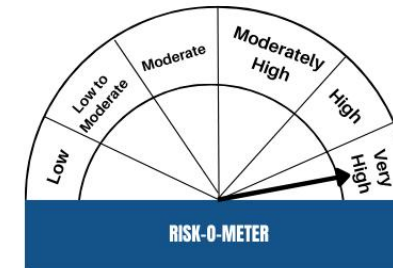
Founder & Chief Investment Officer
Clovek Wealth

He holds a CFA designation from the CFA Institute, USA, and an MBA from ICFAI, with 17 years of experience in the Asset Management industry and Capital Markets.

PRODUCT LABEL

This product is suitable for;

- Long Term Capital Appreciation.
- Investment in equity and equity related instruments across sectors and market-capitalization levels.



DISCLOSURES

STATUTORY DETAILS | Name of the Investment Advisor: Clovek Wealth Management Pvt Ltd | Type of Registration: Non-Individual | Validity of Registration: July 27th 2020 to Perpetual | Registered Office Address: B-915, Tower B, Advant IT Park, Sector - 142, Noida, U.P. - 201305 | Contact No: 0120 - 4953325 | SEBI Registration No: INA100014879 | BASL Membership No: BASL1599 | CIN: U67100UP2019PTC118958 | **Details of Principal Officer** | Name: Sachin Kapoor | Contact No: 0120 - 4953325 | Mail ID: po@clovekwealth.com | **Details of Compliance Officer & Grievance Officer** | Name: Shubham Mathur | Contact No: 0120 - 4953325 | Mail ID: shubham.mathur@clovekwealth.com | **SEBI Local Office Address:** Eldeco Corporate Chambers II, 3rd Floor, Picup Bhawan Rd, Vibhuti Khand, Gomti Nagar, Lucknow, Uttar Pradesh - 226010

STANDARD WARNING: Investment in securities market is subject to market risks. Read all the related documents carefully before investing.

DISCLAIMER: Registration granted by SEBI, membership of BASL and certification from NISM in no way guarantee performance of the intermediary or provide any assurance of returns to investors.