



# WHITEOAK

CAPITAL MUTUAL FUND

## WhiteOak Capital Asset Management Limited Brokerage Structure January'23 -March'23

Category	Scheme	Exit Load	Trail from 1st yr onwards	Additional B30 incentive
Liquid	WhiteOak Capital Liquid Fund	Refer Note 1	0.10%	NA
Debt	WhiteOak Capital Ultra Short Term Fund	NIL	0.65%	NA
Equity	WhiteOak Capital Flexi Cap Fund	1.00% (of applicable NAV) if Units are redeemed/ switched-out within 1 month from the date of allotment., Nil thereafter	1.40%	0.50%
Equity	WhiteOak Capital Tax Saver Fund	Exit Load: Nil, subject to Lock-in period of 3 years	1.50%	0.50%
Equity	WhiteOak Capital Large Cap Fund	1.00% (of applicable NAV) if Units are redeemed/ switched-out within 1 month from the date of allotment., Nil thereafter	1.50%	0.50%

## SIP/STP Incentive structure effective from 1st January '23 - 31st March'23

Category	Scheme	Exit Load	Trail from 1st yr onwards	Additional SIP/STP incentive for 3 yrs*	Additional B30 incentive
Equity	WhiteOak Capital Mid Cap Fund**	1.00% (of applicable NAV) if Units are redeemed/ switched-out within 1 month from the date of allotment., Nil thereafter	1.50%	0.15%	0.50%
Equity	WhiteOak Capital Flexi Cap Fund	1.00% (of applicable NAV) if Units are redeemed/ switched-out within 1 month from the date of allotment., Nil thereafter	1.40%	0.20%	0.50%
Equity	WhiteOak Capital Tax Saver Fund^	Exit Load: Nil, subject to Lock-in period of 3 years	1.50%	0.25%	0.50%
Equity	WhiteOak Capital Large Cap Fund	1.00% (of applicable NAV) if Units are redeemed/ switched-out within 1 month from the date of allotment., Nil thereafter	1.50%	0.15%	0.50%

\*Eligible for SIP application minimum amount Rs 2000 and above registered for 36 instalments and STP application minimum Rs 2000 and above registered for minimum 6 instalments. Unique PAN only will be considered for additional SIP incentive.

\*\*WOC Mid Cap Fund in only SIP/STP scheme

We look forward for your support

Regards,

WhiteOak Capital Mutual Fund

### Note 1 - Exit Load for WhiteOak Capital Liquid Fund

Investor exit upon subscription* (In Days)	Day 1	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7 onwards
Exit Loads as a % of redemption proceeds	0.0070%	0.0065%	0.0060%	0.0055%	0.0050%	0.0045%	0.0000%

### Terms and Conditions:

1	The AMC/Trustee reserve the rights to change/modify the load structure of the scheme, subject to maximum limits as prescribed under Regulations
2	The commission rates are applicable for all purchases (including switch in, SIP, STP etc) made from 1st January'23 till further notice
3	The annualized Commission/ Brokerage indicated above is on a gross basis, and is inclusive of statutory levies and taxes, if any. The annualized commission is calculated on the basis of 'Daily Average Assets' on the NAV and paid on monthly basis by Mutual Fund subject to fulfilment of T & C as per empanelment form/ distributor agreement and would be net off any claw back, adjustment, refunds etc, if any.
4	A GST registered distributor is required to issue a tax invoice for such tax amount.
5	All the registered distributors have to submit the GST invoice on monthly basis before 15th of the payment month. The invoice submission is enabled in CAMS distributor login page.
6	Commission will not be released until the amount payable exceeds Rs. 100 on or before the end of the fiscal year end and will be directly credited to your bank account provided at the time of empanelment.
7	Decision of the WhiteOak Capital Asset Management Limited pertaining to brokerage calculation and the other matters pertaining thereto shall be final & binding.
8	WhiteOak Capital Asset Management Limited reserves the right to change the applicable Brokerage rates as it may deem fit without any intimation / notification, to seek refund in case of Premature Redemptions / unexpired period for which commission is paid for Normal Purchases, Switch-Ins and for SIP's/STP's.
9	Commission paid is subject to claw-back as per code of conduct issued by AMFI and SEBI Regulations amended from time to time. Distributors shall refund to AMC, either by set off against future commissions or payment, all incentives of any nature, including commissions received.
10	The commission will be directly credited in the Bank Account, wherever applicable, as intimated by the Registered ARN Holder.
11	Please refer to SEBI Circular No. SEBI/IMD/Cir No. 4/168230/09 dated June 30, 2009 regarding transparency in commission. You are requested to take note and act accordingly of paragraph 4 (d) of the said circular which states as follows: "The distributors should disclose all the commission (in form of trail commission or any other mode) payable to them for the different competing schemes of various mutual funds from amongst which the scheme is being recommended to the investor".
12	The Commission structure indicated above is subject to review from time to time and the AMC reserves the right to change the commission structure/period without any prior intimation for various reasons including to meet the regulatory requirements.
13	Effective September 1, 2010, AMFI has introduced the Know Your Distributor ("KYD") norms applicable to all the Mutual Fund Distributors for fresh ARN registration and ARN renewal. As advised by AMFI, advisors are required to be KYD complied failing to which payment of commission will be suspended in full.

14	The commission structure is subject to EUIN regulations/ guidelines as specified by SEBI/ AMFI from time to time. Distributor shall adhere to all applicable SEBI regulation/ Circular on Code of Conduct for intermediaries and other guidelines issued by SEBI/ AMFI from time to time for Mutual Fund Distributor and ensure that no rebate is given to the investor in any form and there is no splitting of application for any benefit. WhiteOak Capital Asset Management Limited reserves the right to withhold the payment on account of non-adherence to regulatory guidelines, mis selling and non-adherence to code of conduct or any reason that WhiteOak Capital Asset Management Limited may deem fit. You are required to submit a Declaration of Self Certification ("DSC") in the prescribed format latest by June 30 each year. In case of non-receipt of the DSC by June 30, payment of all types of commission shall be suspended till the requirements of furnishing the DSC are complied with.
15	Distributors are requested to visit our website mf.whiteoakamc.com and read the latest Scheme Information Document (SID), Statement of Additional Information (SAI) and Key Information Memorandum (KIM) and various addendum issued from time to time to confirm the scheme details.
16	Commission/ Brokerage Structure received from the email id: mfpartner@whiteoakamc.com shall be considered valid. AMC will not entertain or be liable/ obliged to consider commission/ Brokerage commission shared through any other EMAIL ID of WhiteOak Capital Asset Management Limited or its Employees.
17	Switches from Equity-to-Equity scheme and in between the fund options is not applicable for brokerage rates
18	For SIPs/STPs registered the brokerage rate will be based on transaction or SIP instalment date and not on registration date
19	T30 refers to Top 30 cities and B30 refers to cities beyond T30 cities as referred in AMFI/SEBI guidelines
20	B30 incentive is payable as additional trail brokerage to funds mobilised in B30 cities. In case of redemption or switch out from the scheme within a year the brokerage will be completely recovered/clawed back /set off from the payments due to you.
21	This letter supersedes any other incentive/brokerage structure issued earlier to this period
22	All your Queries related to brokerages should be written to mfpartner@whiteoakamc.com

#### Introduction of GOAL SIP

WhiteOak Capital Goal SIP is an optional feature that allows investors to do the following from the SIP Scheme:

Model 1. A Systematic Withdrawal Plan (SWP) based on a predefined logic once the SIP Tenure ends.

OR

Model 2. Post completion of SIP tenure, the corpus shall switch to the SWP(Target) scheme and a monthly SWP shall start from there

The SWP will be processed either till December 2099 or till units are available in target scheme, whichever is earlier.

For SIP(Source) and SWP(Target) Scheme names, pls refer to point C in Terms and Condition section below.

#### Terms & Conditions

A. SIP is to be registered into the below mentioned schemes for a fixed period of either 8 years, 10 years, 12 years, 15 years, 20 years, 25 years, or 30 years.

The following schemes are included for SIP under Goal SIP:

1.WhiteOak Capital Flexi Cap Fund

2.WhiteOak Capital Mid Cap Fund

WhiteOak Capital AMC may add more schemes to the list, as and when they are launched. Pls refer to the SID of respective schemes for more information.

B. Goal SIP is allowed only for the SIP Eligible schemes with monthly frequency. SIP and SWP shall be registered only in the 'Growth' option of the Scheme.

C. Please refer to the below table for the Source Schemes (SIP) and Target Schemes (SWP) available for this facility.

SIP Scheme	SWP Scheme
WhiteOak Capital Flexi Cap Fund	WhiteOak Capital Flexi Cap Fund
WhiteOak Capital Mid Cap Fund	WhiteOak Capital Mid Cap Fund

D. On completion of the SIP period, the entire accumulated clear units via the respective Goal SIP will be transferred into a pre-defined SWP scheme, as opted by the investor, on T+15 days (T is the last SIP). For example, if the investor selects "Direct plan" for the SIP scheme, the Target scheme shall also be "Direct plan" and so on.

E. During Goal SIP registration itself, the SWP scheme ticked shall be the target scheme and the SWP will be registered for Monthly frequency. The Start date of SWP will be the month following the trigger

F. Post the transfer, SWP is to be activated for an amount which is as per the matrix below or as per the amount mentioned by the investor in the mandate form. In case, the investor does not fill in any SWP

SIP Tenure	Monthly SWP Instalments
8 years	1.0 times monthly SIP instalments
10 years	1.5 times monthly SIP instalments
12 years	2.0 times monthly SIP instalments
15 years	3.0 times monthly SIP instalments
20 years	5.0 times monthly SIP instalments
25 years	8.0 times monthly SIP instalments
30 years	12.0 times monthly SIP instalments

Subject to minimum SWP amount of the respective S

G. In case, the investor does not fill in any SIP tenure, the default tenure shall be 12 years. In case any other tenure is mentioned, apart from the ones mentioned in point A, the application shall be rejected.

H. Goal SIP shall be discontinued in the following cases:

· On cancellation of SIP before the end of tenure, the underlying trigger and SWP will cease.

· In case, redemption / Switch Out (SO) is processed in SIP Scheme during the SIP tenure, the trigger and the SWP will cease but SIP shall continue

· Redemption and SO is also allowed under the Target Scheme. In case redemption / SO processed in Source Scheme after the SIP tenure till the execution of trigger switch, the trigger and the SWP will cease.

· In case investor's demise intimation is received during the SIP tenure, the switch and the SWP shall cease. In case investor's demise intimation is received post SIP tenure but upto December 2099(or till

I. SIP Top Up & SIP Pause is allowed under this feature. However, the SWP would get registered only based on the initial SIP amount where investor has not specified the same in the application form.

J. Minor Tax status will not be allowed for Goal SIP registration.

K. The minimum instalment amount under Goal SIP/ SWP shall be as minimum amount prescribed for SIP/SWP under Monthly frequencies in the respective schemes.

L. Goal SIP is not available under DEMAT mode.

M. In case if the investor does not fulfil any criteria, the Goal SIP application may be rejected. WhiteOak Capital Mutual Fund reserves the right to reject any application.

[N. To enroll for this facility, New investors needs to fill Common Application form along with the Goal SIP Registration & OTM Debit Mandate Form. Investors willing to invest in the existing folio need to only](#)

For more details on WhiteOak Capital Goal SIP, please refer to 'Terms and Conditions' section of WhiteOak Capital Goal SIP Registration Form