



WhiteOak Capital Asset Management Limited Brokerage Structure 01-Jan-2024 to 31-Mar-2024

| Category | Scheme                                              | Exit Load                 | 1st Year % pa | 2nd Year % pa | 3rd Year % pa | 4th Year onwards % pa |
|----------|-----------------------------------------------------|---------------------------|---------------|---------------|---------------|-----------------------|
| EQUITY   | WHITEOAK FLEXI CAP FUND (YFCF)                      | 1% before 1 month         | 0.75          | 0.75          | 0.75          | 0.65                  |
| EQUITY   | WHITEOAK MID CAP FUND (WMCF)**                      | 1% before 1 month         | 0.90          | 0.90          | 0.90          | 0.80                  |
| EQUITY   | WHITEOAK ELSS TAX SAVER FUND (WTAX)                 | Lock in period of 3 years | 1.10          | 1.10          | 1.10          | 1.00                  |
| EQUITY   | WHITEOAK CAPITAL LARGE CAP FUND (WLCF)              | 1% before 1 month         | 1.10          | 1.10          | 1.10          | 1.00                  |
| EQUITY   | WHITEOAK CAPITAL MULTI CAP FUND (WMLT)              | 1% before 1 month         | 1.10          | 1.10          | 1.10          | 1.00                  |
| EQUITY   | WHITEOAK CAPITAL LARGE AND MID CAP (LMC)            | 1% before 1 month         | 0.90          | 0.90          | 0.90          | 0.80                  |
| HYBRID   | WHITEOAK CAPITAL BALANCED ADVANTAGE FUND (WBAF)     | 1% before 1 month         | 1.10          | 1.10          | 1.10          | 1.00                  |
| HYBRID   | WHITEOAK CAPITAL MULTI ASSET ALLOCATION FUND (WMAF) | 1% before 1 month         | 0.75          | 0.75          | 0.75          | 0.65                  |
| HYBRID   | WHITEOAK CAPITAL BALANCED HYBRID FUND (WBHF)        | 1% before 1 month         | 0.90          | 0.90          | 0.90          | 0.80                  |
| DEBT     | WHITEOAK ULTRA SHORT TERM FUND (YUST)               | NIL                       | 0.40          | 0.40          | 0.40          | 0.40                  |
| LIQUID   | WHITEOAK LIQUID FUND (YLF)                          | Refer Note 1              | 0.05          | 0.05          | 0.05          | 0.05                  |

\*\* investment accepted in WhiteOak Midcap fund via STP / SIP mode and for Lumpsum limit is Rs 1 Lakh per pan for day.

We look forward for your support

Regards,  
WhiteOak Capital Mutual Fund

| Note 1 - Exit Load for WhiteOak Capital Liquid Fund |         |         |         |         |         |         |               |
|-----------------------------------------------------|---------|---------|---------|---------|---------|---------|---------------|
| Investor exit upon subscription*<br>(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          | 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 01-Jan-2024 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 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 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                    | This letter supersedes any other incentive/brokerage structure issued earlier to this period.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 20                    | All your Queries related to brokerages should be written to mfpartner@whiteoakamc.com                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

Terms & Conditions of Goal SIPT

This form is for availing Goal SIP facility with or without SIP Top-Up Facility. WhiteOak Capital Goal SIP is an optional feature that allows investors to do the following:

- Do an SWP from the invested scheme at the end the pre-specified SIP Tenure/Period
- Switch out of all units allotted in the Source scheme to a pre-defined Target scheme at the end of SIP Tenure/Period and subsequently start a monthly SWP from the Target scheme

For SIP(Source) and SWP(Target) Scheme names, please 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 Balanced Advantage Fund. 2. WhiteOak Capital Large Cap Fund. 3.WhiteOak Capital Flexi Cap Fund. 4.WhiteOak Capital Mid Cap Fund. 5.WhiteOak Capital ELSS Tax Saver Fund. 6. WhiteOak Capital Multi Cap Fund 7. WhiteOak Capital Multi Asset Allocation Fund. 8. WhiteOak Capital Balanced Hybrid Fund. 9. WhiteOak Capital Large & Mid Cap Fund. WhiteOak Capital AMC may modify the list of schemes participating in the GOAL SIP Feature. Please refer to Scheme Information Document and Addendum issued from time to time to find out the eligibility of the schemes for participation in this Special feature.

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.

| Sr.No | SIP Scheme                      | SWP Scheme/Target Scheme                     | Sr.No | SIP Scheme                                   | SWP Scheme/Target Scheme                     |
|-------|---------------------------------|----------------------------------------------|-------|----------------------------------------------|----------------------------------------------|
| 1     | WhiteOak Capital Large Cap Fund | WhiteOak Capital Large Cap Fund              | 5     | WhiteOak Capital Large Cap Fund              | WhiteOak Capital ELSS Tax Saver Fund         |
|       |                                 | WhiteOak Capital Flexi Cap Fund              | 6     | WhiteOak Capital Large Cap Fund              | WhiteOak Capital ELSS Tax Saver Fund         |
|       |                                 | WhiteOak Capital Balanced Advantage Fund     |       |                                              | WhiteOak Capital Balanced Advantage Fund     |
|       |                                 | WhiteOak Capital Multi Asset Allocation Fund |       |                                              | WhiteOak Capital Multi Asset Allocation Fund |
|       |                                 | WhiteOak Capital Balanced Hybrid Fund        | 7     | WhiteOak Capital Multi Asset Allocation Fund | WhiteOak Capital ELSS Tax Saver Fund         |
| 2     | WhiteOak Capital Flexi Cap Fund | WhiteOak Capital Large Cap Fund              |       |                                              | WhiteOak Capital Balanced Advantage Fund     |
|       |                                 | WhiteOak Capital Flexi Cap Fund              |       |                                              | WhiteOak Capital Multi Asset Allocation Fund |
|       |                                 | WhiteOak Capital Balanced Advantage Fund     | 8     | WhiteOak Capital Balanced Hybrid Fund        | WhiteOak Capital ELSS Tax Saver Fund         |
|       |                                 | WhiteOak Capital Multi Asset Allocation Fund |       |                                              | WhiteOak Capital Balanced Advantage Fund     |
|       |                                 | WhiteOak Capital Balanced Hybrid Fund        |       |                                              | WhiteOak Capital Multi Asset Allocation Fund |
| 3     | WhiteOak Capital Mid Cap Fund   | WhiteOak Capital Large Cap Fund              | 9     | WhiteOak Capital Large & Mid Cap Fund        | WhiteOak Capital Large & Mid Cap Fund        |
|       |                                 | WhiteOak Capital Flexi Cap Fund              |       |                                              | WhiteOak Capital Flexi Cap Fund              |
|       |                                 | WhiteOak Capital Balanced Advantage Fund     |       |                                              | WhiteOak Capital Large Cap Fund              |
|       |                                 | WhiteOak Capital Multi Asset Allocation Fund |       |                                              | WhiteOak Capital Balanced Advantage Fund     |
|       |                                 | WhiteOak Capital Balanced Hybrid Fund        |       |                                              | WhiteOak Capital Multi Asset Allocation Fund |
| 4     | WhiteOak Capital Multi Cap Fund | WhiteOak Capital Large Cap Fund              |       |                                              | WhiteOak Capital Balanced Hybrid Fund        |
|       |                                 | WhiteOak Capital Flexi Cap Fund              |       |                                              |                                              |
|       |                                 | WhiteOak Capital Balanced Advantage Fund     |       |                                              |                                              |
|       |                                 | WhiteOak Capital Multi Asset Allocation Fund |       |                                              |                                              |
|       |                                 | WhiteOak Capital Balanced Hybrid Fund        |       |                                              |                                              |