



WhiteOak Capital Asset Management Limited Brokerage Structure 01-Aug-2025 to 30-Sep-2025

| Category  | Scheme                                                      | Exit Load                      | 1st Year<br>% pa | 2nd Year<br>% pa | 3rd Year<br>% pa | 4th Year<br>onwards % pa |
|-----------|-------------------------------------------------------------|--------------------------------|------------------|------------------|------------------|--------------------------|
| THEMATIC  | WHITEOAK CAPITAL ESG BEST-IN-CLASS STRATEGY FUND (WESG)     | 1% before 1 month              | 1.60             | 1.60             | 1.60             | 1.50                     |
| THEMATIC  | WHITEOAK CAPITAL QUALITY EQUITY FUND (WQEF)                 | 1% before 1 month              | 1.45             | 1.45             | 1.45             | 1.35                     |
| THEMATIC  | WHITEOAK CAPTIAL DIGITAL BHARAT FUND (WDIG)                 | 1% before 1 month              | 1.60             | 1.60             | 1.60             | 1.50                     |
| THEMATIC  | WHITEOAK CAPITAL BANKING AND FINANCIAL SERVICES FUND (WBFS) | 1% before 1 month              | 1.60             | 1.60             | 1.60             | 1.50                     |
| THEMATIC  | WHITEOAK CAPITAL PHARMA AND HEALTHCARE FUND (WPHC)          | 1% before 1 month              | 1.65             | 1.65             | 1.65             | 1.55                     |
| THEMATIC  | WHITEOAK CAPITAL SPECIAL OPPORTUNITIES FUND (WSOP)          | 1 % before 1 month             | 1.25             | 1.25             | 1.25             | 1.15                     |
| EQUITY    | WHITEOAK CAPITAL ELSS TAX SAVER FUND (WTAX)                 | Lock in period of 3 years      | 1.70             | 1.70             | 1.70             | 1.60                     |
| EQUITY    | WHITEOAK CAPITAL LARGE CAP FUND (WLCF)                      | 1% before 1 month              | 1.25             | 1.25             | 1.25             | 1.15                     |
| 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 (WOLM)                   | 1% before 1 month              | 1.25             | 1.25             | 1.25             | 1.15                     |
| EQUITY    | WHITEOAK CAPITAL FLEXI CAP FUND (YFCF)                      | 1% before 1 month              | 1.00             | 1.00             | 1.00             | 0.90                     |
| EQUITY    | WHITEOAK CAPITAL MID CAP FUND (WMCF)**                      | 1% before 1 month              | 1.10             | 1.10             | 1.10             | 1.00                     |
| HYBRID    | WHITEOAK CAPITAL EQUITY SAVINGS FUND (WESF)                 | 0.25% before 7 days            | 1.30             | 1.30             | 1.30             | 1.20                     |
| HYBRID    | WHITEOAK CAPITAL BALANCED ADVANTAGE FUND (WBAF)             | 1% before 1 month              | 1.25             | 1.25             | 1.25             | 1.15                     |
| HYBRID    | WHITEOAK CAPITAL MULTI ASSET ALLOCATION FUND (WMAF)         | 1% before 1 month              | 1.00             | 1.00             | 1.00             | 0.90                     |
| HYBRID    | WHITEOAK CAPITAL BALANCED HYBRID FUND (WBHF)                | 1% before 1 month              | 1.45             | 1.45             | 1.45             | 1.35                     |
| ARBITRAGE | WHITEOAK CAPITAL ARBITRAGE FUND (WARB)                      | 0.25% up to 7 days & nil after | 0.70             | 0.70             | 0.70             | 0.60                     |
| DEBT      | WHITEOAK CAPITAL ULTRA SHORT TERM FUND (YUST)               | NIL                            | 0.50             | 0.50             | 0.50             | 0.50                     |
| LIQUID    | WHITEOAK CAPITAL LIQUID FUND (YLF)                          | Refer Note 1                   | 0.10             | 0.10             | 0.10             | 0.10                     |

\*\* 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* (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-Aug-2025 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:        |  |
| 1. Do an SWP from the invested scheme at the end the pre-specified SIP Tenure/Period                                                                                                |  |
| 2. 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              | 8     | WhiteOak Capital Balanced Hybrid Fund        | WhiteOak Capital Multi Asset Allocation Fund |
|       |                                 | WhiteOak Capital Balanced Advantage 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        |       |                                              |                                              |

D. At the time of registration of Goal SIP, in case if the investor does not mention any Target Scheme for SWP, AMC will register such applications under Goal SIP instead of Normal SIP and the Source Scheme (SIP) mentioned in the application form will be considered as Default Target Scheme (SWP) for Goal SIP. The plan chosen (Direct or Regular) at the time of selecting the Source (SIP) scheme shall also be considered for the Target (SWP) scheme. For example, if the investor selects "Direct plan" for the SIP scheme, the Target scheme shall also be "Direct plan" and so on. SWP amount will be as per the amount mentioned by the investor in the mandate form. The SWP Amount is subject to the minimum SWP amount for the respective scheme(s)  
E. 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 transaction date of the Goal SIP).  
F. 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 date (last SIP Date + 15 days) and the End date will be 31st December 2099. However, the SWP under Goal SIP shall be processed till units are available. In case, the trigger date is a non- business day, the next business day will be taken. SWP Date will be same as the SIP date.  
G. Post the transfer, SWP is to be activated for the amount specified by the investor in the mandate form. In case, the investor does not fill in any SWP amount, default shall be considered as an Initial SIP amount registered.  
H. 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. Purchase and Switch in (SI) is allowed under the SWP Scheme and SWP amount being triggered would be on unit's basis first in first out (FIFO) basis.  
I. Investors can choose any date (between 1 to 28) of his/her preference to register -any frequency available under the SIP facility. In case the date chosen for SIP falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day.  
J. Investors/ unitholders subscribing for Goal SIP are required to submit Goal SIP request by filling this application form at least 30 days prior to the date of first debit date and SIP start date shall not be beyond 100 days from the date of submission of request for Goal SIP.  
K. In case SIP date is not selected, then the Goal SIP will be registered on 10th (default date) of each Month, as applicable.  
L. If the investor has not mentioned the SIP start Month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt date of SIP.  
M. The first SIP cheque/draft could be of any Business Day, but subsequent Auto Debit mandate/cheques should be for any date from 1st to 28th of a month and there should be a minimum gap of at least 21 working days between the 1st SIP transaction and the 2nd SIP. However, subsequent cheques/ Auto Debit transaction date should have a gap of 30 days. In case the criteria are not met, the SIP would start on the same date from the next month. Units shall be allotted as per the realisation date. Investors can also start a Goal SIP directly without any initial investment, however he has to submit the application for enrolment of Goal SIP on any working day but the subsequent instalment date of Goal SIP shall be any date from 1st to 28th of a month with a minimum gap criteria of 30 days between the submission of application form and the 1st SIP.  
N. In case of any ambiguity in the form, it is liable to get rejected.  
O. Goal SIP shall get 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 up to December 2099 (or till units are available), the SWP shall cease  
• After 6 consecutive SIP transaction failures under Goal SIP for a Particular Scheme, the Goal SIP for the scheme shall get auto-terminated P 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.  
Q. SIP Top Up start date will be considered from the processing of 1st instalment for respective frequencies. For e.g., if the Top Up opted is for half yearly frequency, the Top Up will start from 7th instalment. Similarly for yearly frequency, the Top Up will start from 13th instalment. Also note that the SIP Top Up end date will be considered up to the SIP tenure end date  
• Investors can opt for SIP Top Up facility with Fixed Top Up option or Variable Top Up option, wherein the amount of the SIP can be increased at fixed intervals. In case the investor opts for both options, the Variable Top Up option shall be triggered. And the default Variable Top Up percentage shall be 5%. Please note Variable Top Up Option is not available in WhiteOak Capital ELSS Tax Saver Fund  
• The Fixed Top Up amount shall be in multiples of `500/-. Variable Top Up would be available at 5%, 10%, 15% and 20% and such other denominations (over and above 5%, 10%, 15% and 20%) as opted by the investor in multiples of 5%  
• The frequency is fixed i.e., either at Yearly or Half Yearly basis. In case the SIP Top Up facility is not opted by ticking the appropriate box and frequency is not selected, the SIP Top Up may not be registered. In case of Quarterly SIP, only the Yearly frequency is available under SIP Top Up  
• SIP Top Up facility shall also be available only for the existing investors who have already registered for SIP facility without Top Up option. For such existing investors, who wish to avail the Top Up facility, the application needs to be submitted 15 days prior to the next SIP instalment date, for the SIP debit to happen in the existing OTM registered under the folio, subject to OTM Limit, validity and other standard validations  
R. Minor Tax status will not be allowed for Goal SIP registration.  
S. The minimum instalment amount under Goal SIP/ SWP shall be as minimum amount prescribed for SIP/SWP under Monthly frequencies in the respective schemes.  
T. Goal SIP is not available under DEMAT mode.  
U. Incase 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.  
V. To enrol for this facility, new investors need 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 fill the Goal SIP Registration & OTM Debit Mandate Form. Where a One Time Mandate is already registered in a folio for a bank account, the Unit Holder(s) will have to fill only the SIP Registration Form and there is no need of a separate cheque to be given along with the SIP Registration Form.  
W. In case of any discrepancy, AMC reserves the right to process it as a normal SIP.  
X. Investors can enrol for this facility by visiting our website mf.whiteoakamc.com. Online enrolment is also offered on Exchange Platforms, i.e., BSE StAR / NSE "MFSS".