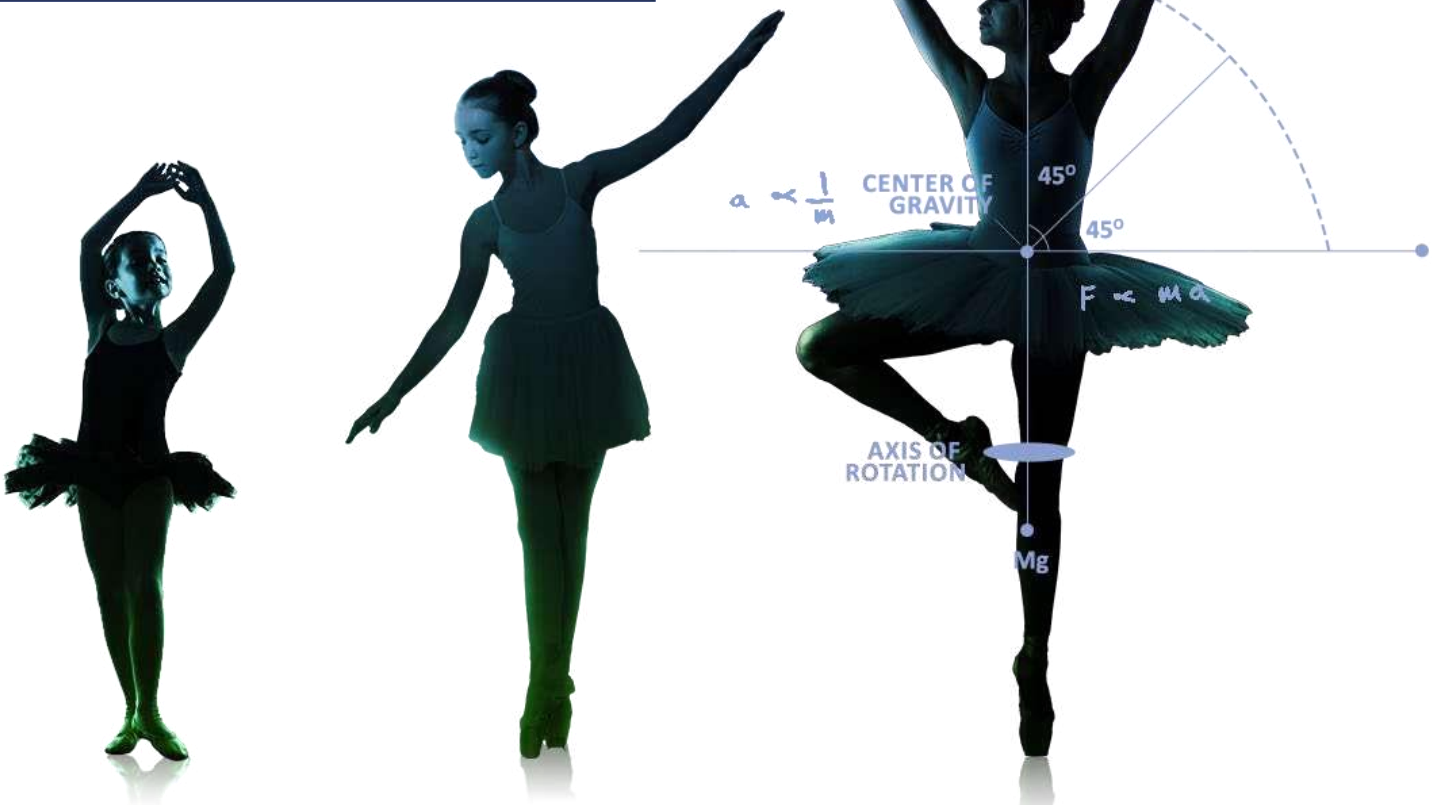


Flexibility is an Art. Balancing is Science.

WHITEOAK CAPITAL FLEXI CAP FUND

(An Open Ended Dynamic Equity Scheme Investing Across Large Cap, Mid Cap & Small Cap Stocks)



ABOUT THE SCHEME

WhiteOak Capital Flexi Cap Fund is an Open Ended Dynamic Equity Scheme Investing Across Large Cap, Mid Cap & Small Cap Stocks with an aim to offer its investors benefits of all three market capitalizations (i.e large cap, mid cap and small cap) without any market cap bias. There is no predetermined allocation towards any of the market capitalizations or sectors or any of the investment styles. Fund Manager has a flexibility to decide the actual portfolio exposure towards companies based on the fundamentals of businesses and their long term growth potential. Scheme aims to construct a portfolio which may help to unlock growth opportunities for investors.

SCHEME CATEGORY WISE ALLOCATION ACROSS MARKET CAP SPECTRUM



“Large Cap” shall consist of 1st to 100th company in terms of full market capitalization;
 “Mid Cap” shall consist of 101st to 250th company in terms of full market capitalization;
 “Small Cap” shall consist of 251st company onwards in terms of full market capitalization

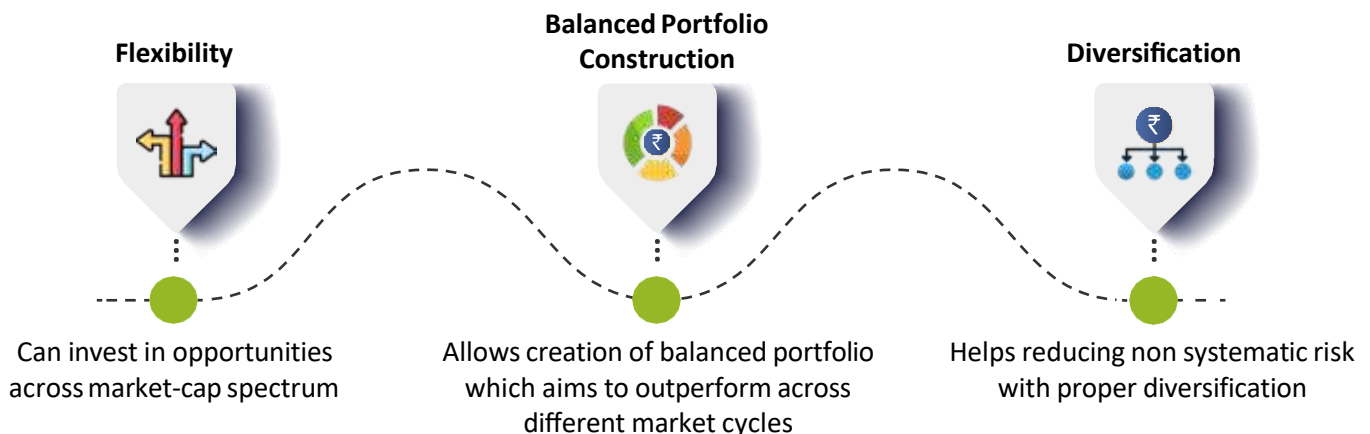
Source : SEBI, AMFI

*Equity and Equity related instrument

| Category | Opportunities |
|----------------------|--|
| Large Cap | <ul style="list-style-type: none"> ➤ Market Leaders who can combat market volatility ➤ Sound Track Record with Sustained profitability ➤ More Liquid compared to mid & small cap stocks ➤ Offers Stability & Balance to the portfolio specially during market downturn |
| Mid Cap | <ul style="list-style-type: none"> ➤ Future Potential Leaders ➤ Higher Returns prospect on Market rally ➤ Offers Agility to the Portfolio while creating the wealth ➤ Niche Businesses, More Diversified |
| Small Cap | <ul style="list-style-type: none"> ➤ More Growth Potential ➤ Under Recognized & Less Researched companies offers growth opportunities to benefit from in-house research capabilities ➤ Potential to emerge as Multi Baggers |

Right mix of Large, Mid & Small Cap can help to achieve a balance between Rewards (Returns) & Risk (Volatility)

BENEFITS OF FLEXI CAP CATEGORY



Balanced Portfolio here refers to a combination of Cyclical & Non-Cyclical Sectors.

PERFORMANCE IS NOT MARKET CAP SPECIFIC MARKET/CAP WINNERS KEEP ROTATING

Calendar year wise performance of various Market Cap Indices across different time periods are mentioned below

| Calendar Year | Nifty 100 TRI | Nifty Midcap 150 TRI | Nifty Smallcap 250 TRI |
|----------------------|---------------|----------------------|------------------------|
| CY 2005 [^] | 38.3 | 43.5 | 56.0 |
| CY 2006 | 40.2 | 28.5 | 32.9 |
| CY 2007 | 59.0 | 77.5 | 96.6 |
| CY 2008 | -53.2 | -65.6 | -69.2 |
| CY 2009 | 80.4 | 108.6 | 111.4 |
| CY 2010 | 19.2 | 20.0 | 17.6 |
| CY 2011 | -24.9 | -31.0 | -35.1 |
| CY 2012 | 32.3 | 46.4 | 40.2 |
| CY 2013 | 7.0 | -2.4 | -7.6 |
| CY 2014 | 34.8 | 61.8 | 69.4 |
| CY 2015 | -1.3 | 9.3 | 10.0 |
| CY 2016 | 4.7 | 5.5 | 0.5 |
| CY 2017 | 32.9 | 55.7 | 58.5 |
| CY 2018 | 3.4 | -12.5 | -26.5 |
| CY 2019 | 11.4 | 0.6 | -7.6 |
| CY 2020 | 16.0 | 25.1 | 25.5 |
| CY 2021 | 26.0 | 46.5 | 61.5 |
| CY 2022 | 4.9 | 3.9 | -2.6 |

Calendar Year (CY): From 1st January to 31st December every year. Performance for illustration purpose only. Past performance may or may not sustain in future. Source : MFIE and Internal Research.

WHY WHITEOAK CAPITAL FLEXI CAP FUND?



No Market Cap Bias - Investment in companies spanning entire market capitalization without any restrictions on market caps.



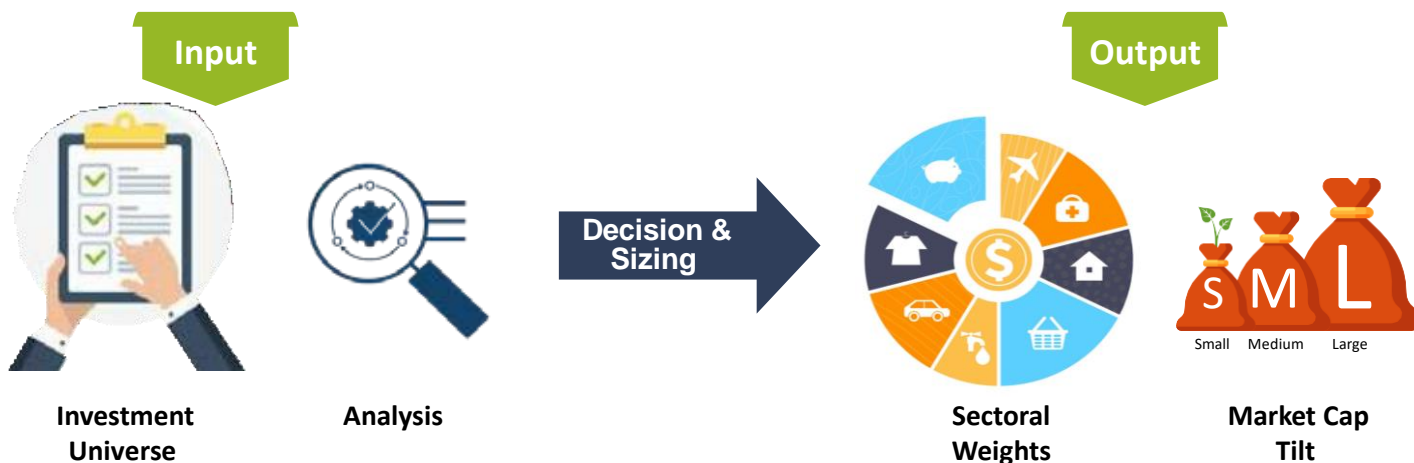
Sectoral balance - Aims to build an attractive portfolio, representing a cross section of companies diversified across major industries, economic sectors and market capitalizations offering an acceptable risk reward balance.



Diversification - with No sector & Style bias, Scheme can achieve portfolio goal of diversification & risk mitigation

WHITEOAK CAPITAL FLEXI CAP FUND

FLEXI CAP STYLE IS AN OUTCOME OF DEDICATED RESEARCH APPROACH



- The sectoral weights & market cap tilt are an outcome of our dedicated stock research process.
- We do not try to predict and act upon macro variables like Interest Rates, Currency and Commodity prices movement etc.

WHO SHOULD INVEST?



First Time/ Young investors looking for “all-season products”



Investors looking for the capital appreciation opportunities for a long term



Investors seeking diversification across three market caps



Investors finding difficult to Time the Market on a regular basis



Investors willing to avoid hassles of deciding allocation amongst large, mid & small cap stocks on their own

KEY FEATURES OF THE SCHEME

Type of Scheme:

An Open Ended Dynamic Equity Scheme Investing Across Large Cap, Mid Cap & Small Cap Stocks

Investment Objective:

To generate long-term capital appreciation by investing predominately in equity & equity related instruments across the spectrum of various market capitalization. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

Asset Allocation Pattern:

Equity & Equity Related Instruments- 65%-100% (Risk Profile- Very High)

Debt Securities and Money Market Instruments – 0%-35% (Risk Profile -Low to Medium)

Units issued by REITs and INVTs- 0%-10% (Risk Profile -Very High)

(For detailed asset allocation, please refer to the Scheme Information Document & Key Information Memorandum)

Plans:

Regular Plan & Direct Plan

Options:

Growth Option & Income Distribution cum Capital Withdrawal (IDCW) Option

Minimum Application Amount:

Rs.500 (and in multiples of Re 1 thereafter)

Minimum Additional Application Amount:

Rs.500 (and in multiples of Re 1 thereafter)

Minimum Redemption Amount:

Rs.500/- and in multiples of Re 0.01/- or account balance, whichever is lower.

Minimum Monthly SIP*

Rs.500/- & in multiple of Re 1/- thereafter

Load Structure:

Entry Load - Not applicable

Exit Load - 1.00% (of applicable NAV); if Units are redeemed/ switched-out within 1 month from the date of allotment., Nil thereafter

Fund Managers:

Mr. Ramesh Mantri (Equity), Ms. Trupti Agrawal (Assistant Fund Manager - Equity), Mr. Piyush Baranwal (Debt)

Benchmark Index:

S&P BSE 500 TRI

* for detailed minimum amount of SIP across frequencies & number of instalments, please refer to the Scheme Information Document (SID) or Key Information Memorandum (KIM)

mf.whiteoakamc.com

Call us on 1800 3000 3060

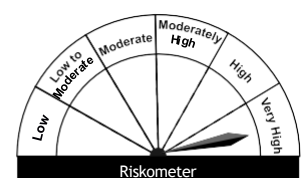
Or call your Mutual Fund Distributor



WhiteOak Capital Flexi Cap Fund (Open Ended Dynamic Equity Scheme Investing Across Large cap, Mid cap & Small cap Stocks) is **suitable for investors who are seeking***:

- Long term capital appreciation
- Investment in a diversified portfolio of equity and equity-related securities of companies across the spectrum of various market capitalization

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



Investors understand that their principal will be at very high risk

The AMC will evaluate the Risk-o-Meter on a monthly basis and shall disclose the same along with the portfolio disclosure.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.