

Sailing with Winds is an Art,  
Balancing in Rough Waters is a Science.



Presenting

# WHITEOAK CAPITAL BALANCED ADVANTAGE FUND

(An Open Ended Dynamic Asset Allocation Fund)

## About WhiteOak Capital Balanced Advantage Fund

- WhiteOak Capital Balanced Advantage Fund (BAF) removes the psychological barrier (Greed & Fear) for its investors.
- The Scheme allocates **Higher in Equity** when the Equity **Market Valuation is Low** and **Lower** when the Equity **Market Valuation is High**.



### Some Key Valuation Parameters and Asset Allocation Range

Parameter	Remarks	Net Equity Allocation
Adjusted Price to Book Ratio	Mean-Reverting <b>Equity Valuation</b> Parameter + Overlay of Return on Equity (ROE)	↑ Higher Ratio → Lower Equity ↓
Yield Ratio	<b>G-Sec Yield / Normalised Earning Yield</b> Measures <b>Relative Attractiveness</b> of Debt and Equity	↑ Higher Ratio → Lower Equity ↓

Gross Equity  
**65-100%**

+

Arbitrage  
**0-50%**

+

Debt/Cash  
**0-35%**

=

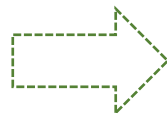
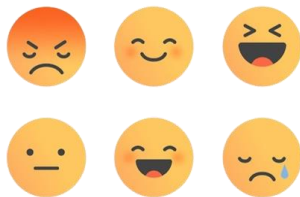
Net Equity Range  
**30-80%**

The parameters mentioned above are indicative only. The AMC may add other parameters and change the weightages based on the prevailing market conditions. The internal proprietary model may use parameters like Adjusted Price to Book Value of Equity market indices (with an overlay of ROE), Ratio of G-Sec Yield to Earning Yield of Equity market indices, VIX and Equity and Debt Momentum while deciding the Asset Allocation levels of the portfolio (internal model). This internal model may go through periodic revision (as and when required), resulting in addition or deletion of parameters and the weightages assigned to them. Portfolio will be managed as per stated Investment objective, investment strategy & asset allocation in the Scheme Information Document (SID) and is subject to the changes within provisions of SID of the Scheme.

## Why WhiteOak Capital Balanced Advantage Fund

- WhiteOak Capital Balanced Advantage Fund (BAF) **removes the psychological barrier (Greed & Fear)** for its investors.
- Uses **proprietary in-house Market Valuation Index** to decide Net Equity Levels (brings discipline).
- It allocates **Higher in Equity** when the Equity **Market Valuation is Low** and **Lower** when the Equity **Market Valuation is High**.
- Thus, **benefits from Market Volatility**
- Endeavours to deliver better investing experience over **Full Market Cycle** by:
  - **Reducing downside** during Falling Market, and
  - Providing reasonable **participation during Rising Market**
- Aims to deliver **Tax-Efficient Gains\***
- Can be a **good investment option under various market conditions**

Is market volatility making you nervous ?



**Make Volatility your Friend !!**

Invest in


**WhiteOak Capital  
Balanced Advantage Fund**

\*Compared with some of the Traditional Investment Avenues. While amount invested in traditional investment avenues has the highest safety for Principal invested, there is no assurance or guarantee of future performance of WhiteOak Capital Balanced Advantage Fund.

## Structure & Key Terms

<b>Type of Scheme</b>	An Open Ended Dynamic Asset Allocation Fund
<b>Investment Objective</b>	To provide long term capital appreciation and generate income from a dynamically managed portfolio of equity & equity related instruments and debt & money market securities. However, there can be no assurance that the investment objective of the Scheme will be realized.
<b>Asset Allocation Pattern</b>	Equity & Equity Related Instruments: 0%-100% (Risk Profile - Very High)  Debt Securities (including securitized debt) and Money Market Instruments, cash, and cash equivalent and/or units of domestic liquid mutual fund schemes: 0%-100% (Risk Profile - Low to Medium)  (for detailed asset allocation, please refer to the Scheme Information Document)
<b>Plans</b>	Regular Plan & Direct Plan
<b>Options</b>	Growth Option
<b>Minimum Application Amount</b>	Rs. 500 ( and in multiples of Re.1 thereafter)
<b>Minimum Additional Application Amount</b>	Rs. 500 ( and in multiples of Re.1 thereafter)
<b>Minimum Redemption Amount</b>	Rs. 500/- and in multiples of Re 0.01/- or account balance, whichever is lower
<b>Load Structure</b>	Entry Load: Not applicable <b>Exit Load:</b> 1.00% (of applicable NAV) if units are redeemed / switched-out within 1 month from the date of allotment., Nil thereafter
<b>Fund Manager</b>	Mr. Ramesh Mantri (Equity), Ms. Trupti Agrawal (Assistant Fund Manager), Mr. Piyush Baranwal (Debt)
<b>Benchmark Index</b>	CRISIL Hybrid 50+50- Moderate Index

 [mf.whiteoakamc.com](http://mf.whiteoakamc.com)

 Call us on 1800 3000 3060

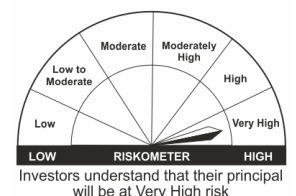
 Or call your Mutual Fund Distributor



**WhiteOak Capital Balanced Advantage Fund (An Open Ended Dynamic Asset Allocation Fund) is suitable for investors who are seeking\*:**

- Capital Appreciation & Income Generation over Medium to Long term
- Investment in a dynamically managed portfolio of equity & equity related instruments and debt & money market securities

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



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

C/026/2/23

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