

Scoring while Saving,
is an Art and a Science.

Presenting

**WHITEOAK CAPITAL
TAX SAVER FUND**

(An Open Ended Equity Linked Savings Scheme
with a statutory lock in of 3 years and tax benefit)



Benefit of Equity Linked Savings Scheme (ELSS)

- 1 Qualifies for Tax Deduction under Section 80C of Income Tax Act, 1961*
- 2 Short Lock-In Period of 3 years
- 3 Long Term Capital Gains of up to ₹ 1 lakh are tax-exempt
- 4 Offers Wealth Creation Opportunities

Illustration of Exemption under Section 80C

Illustration : Gross Income Rs. 10,00,000

| Heading | Without 80C Benefit | With Tax Deduction under Section 80C |
|----------------------|---------------------|--------------------------------------|
| Gross Total Income | ₹10,00,000 | ₹10,00,000 |
| Exemption under 80C | - | ₹1,50,000 |
| Total Taxable Income | ₹10,00,000 | ₹8,50,000 |
| Tax on Total Income | ₹1,17,000 | ₹85,800 |
| Effective Tax rate | 12% | 9% |
| Tax Saved | | ₹31,200 |

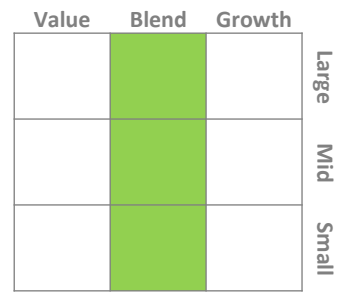
Illustration : Gross Income Rs. 20,00,000

| Heading | Without 80C Benefit | With Tax Deduction under Section 80C |
|----------------------|---------------------|--------------------------------------|
| Gross Total Income | ₹20,00,000 | ₹20,00,000 |
| Exemption under 80C | - | ₹1,50,000 |
| Total Taxable Income | ₹20,00,000 | ₹18,50,000 |
| Tax on Total Income | ₹4,29,000 | ₹3,82,200 |
| Effective Tax rate | 21% | 19% |
| Tax Saved | | ₹46,800 |

An Investor with age < 60 Years, with Income of Rs.10 Lakh can save upto Rs. 31,200 and with income of Rs. 20 Lakh can save upto Rs. 46,800 by availing Tax Deductions under Section 80C of the Income Tax Act, 1961*

Source : www.incometax.gov.in and Internal research. *Applicable to investors opting for old tax regime. Taxes have been computed as per income tax rules for the year 2022-23 assuming the investor opts for old tax regime. The above is for illustrative purpose only. The taxpayer opting for concessional rates in the New Tax Regime will not be allowed certain Exemptions and Deductions (like 80C, 80D, 80TTB, HRA) available in the Old Tax Regime. Investors are requested to consult tax/financial advisor before making investments in mutual funds. Surcharge and Cess as per prevailing rate will also be applicable.

Why WhiteOak Capital Tax Saver Fund



Style Box for Equity Exposure

- **Large Investment Team**
 - Covering ~1000 Stocks with more than Rs. 1000 Crore Market Cap
- **Balanced Portfolio Construction**
 - Portfolio of Pro-cyclical and Counter-cyclical stocks to help reducing macro economic shocks
- **Sectoral Analyst: Team within Team Structure**
 - Each sector is tracked by several analysts for in-depth analysis
- **Analysts' Experience**
 - Many analysts in team are tracking the same sector for more than a decade
- **Forensic for Negative List of Stocks**
 - Helps reduce possible accidents due to poor corporate governance
- **Qualifies for Tax Exemption under Section 80C of Income Tax Act, 1961***
 - With lock-in period of 3 years only

Source : www.incometax.gov.in *Applicable to investors opting for old tax regime. Taxation as per prevailing tax laws. The taxpayer opting for concessional rates in the New Tax Regime will not be allowed certain Exemptions and Deductions (like 80C, 80D, 80TTB, HRA) available in the Old Tax Regime. Investors are requested to consult tax/financial advisor before making investments in mutual funds. The allocations mentioned above are tentative and for illustration purpose only. Final portfolio can have higher or lower allocation depending on prevailing market scenario. 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.

Structure & Key Terms

| | |
|--|---|
| Category of the Scheme | Equity Linked Savings Scheme (ELSS) |
| Type of Scheme | An open ended Equity Linked Savings Scheme with a statutory lock in of 3 years and tax benefit |
| Investment Objective | To generate capital appreciation / income from a portfolio, comprising predominantly of equity & equity related instruments. 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 80%-100% (Risk Profile- Very High) |
| | Debt Securities and Money Market Instruments – 0%-20% (Risk Profile- Low to Medium) |
| | In line with Equity Linked Savings Scheme, 2005 as notified by Ministry of Finance (Department of Economic Affairs) vide notification dated November 03, 2005 as amended from time to time. |
| | For detailed asset allocation, please refer to the Scheme Information Document |
| Plans | Regular Plan & Direct Plan |
| Options/ Sub option | Growth & Income Distribution cum Capital Withdrawal (IDCW)- (Payout Only) |
| Minimum Application Amount | Rs. 500 (and in multiples of Rs.500 thereafter) |
| Minimum Additional Application Amount | Rs. 500 (and in multiples of Rs.500 thereafter) |
| Minimum Redemption Amount | Rs. 500/- and in multiples of Re 0.01/- or account balance, whichever is lower |
| Load Structure / Lock-in Period | Entry Load: Not applicable |
| | Exit Load: Nil, subject to Lock-in period of 3 years |
| Fund Manager | Mr. Ramesh Mantri (Equity), Mr. Piyush Baranwal (Debt) |
| Benchmark Index | S&P BSE 500 TRI |

mf.whiteoakamc.com

Call us on 1800 3000 3060

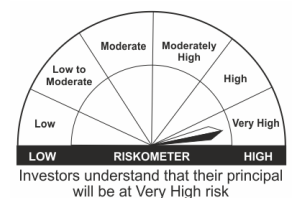
Or call your Mutual Fund Distributor



WhiteOak Capital Tax Saver Fund (An open ended Equity Linked Savings Scheme with a statutory lock in of 3 years and tax benefit) **is suitable for investors who are seeking*:**

- Long term capital appreciation
- Investment in a diversified portfolio of equity and equity-related securities
- Tax Benefits with a lock-in of 3 years

***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.

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