WHITEOAK
CAPITAL MUTUAL FUND
THE ART AND SCIENCE OF INVESTING
SEBI REGISTRATION NO. MF/074/18/02

Scanning the Field,
Targetting Avenues with Consistent Yield

Presenting

WHITEOAK CAPITAL DIVIDEND YIELD FUND

NFO Period:
10th - 24th August, 2026

Dividend Investing Has Evolved. *From stocks to structured cash-flow assets — the natural progression*

Traditional Investing – Investing in any Stock
Capital gains only

→ **Dividend Stocks**
Profit-linked payouts

→ **Dividend Yield Funds**
Diversified equity income

→ **Income-Producing Assets: REITs and InvITs**
Regulated distributions

↓

WhiteOak Capital Dividend Yield Fund
The full spectrum

For representation and understanding purpose only. 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.

What are REITs and InvITs? *Think of it as a mutual fund — but for buildings and infrastructure, not stocks*

A **REIT**
Pools money from investors to buy and rent out large commercial properties

REIT

Owns: Office buildings, malls, data centers

Earns: Rent from companies leasing the space

Example: Embassy Office Parks, Nexus Select

An **InvIT**
Pools money from investors to buy and rent out roads, power lines, pipelines etc.

InvIT

Owns: Highways, power transmission lines, gas pipelines

Earns: Tolls, transmission charges, usage fees

Example: India Grid Trust, Rajmarg InvIT, Altius,

Instead of needing crores to buy an office building, one can buy 1 unit for a few hundred rupees on the stock exchange — and still earn a share of the rental income.

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How the Money Flows *From tenant's rent cheque to the Fund*

REITS : The Cash Flow Journey

Commercial properties generate rental income

InvITs : The Cash Flow Journey

Infrastructure assets generate cash flows

Operating & property expenses are deducted

Net Operating Income

Distributable Cash Flow
After interest, debt servicing and required reserves, the remaining cash is available for distribution.

Periodic Distribution to Investors

For representation and understanding purpose only. **Past performance may or may not be sustained in future and is not a guarantee of any future returns. Index performance does not signify scheme performance .**

Introducing, WhiteOak Capital Dividend Yield Fund

Own assets that work for you — even when markets don't.

Income

REIT and InvIT to make mandatory distribution

Institutional-quality rental cash flows

Diversification

Commercial Real Estate + Infrastructure + Equity Arbitrage in one fund

Growth

Equity participation
Inflation-linked rental escalations

WhiteOak Capital Dividend Yield Fund

Feature	WhiteOak Capital Dividend Yield Fund
REIT (Now being classified as Equity)	Up to 60%
InvIT	Up to 10%
Equity and Arbitrage	Up to 25%
Payout Driver	Linked to signed lease contracts and rental cash flows. Income derived from REIT and InvIT lease contracts.
Diversification	Rental Real Assets + Contracted Infra Assets + Dividend Yeilding Equity
Portfolio Driver	Cash Flow Cycle, More leased area → higher NOI → higher distribution

For representation and understanding purpose only. NOI: Net Operating Income. The chart is illustrative and intended to explain the investment strategy. **Past performance may or may not be sustained in future and is not a guarantee of any future returns. Index performance does not signify scheme performance. 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.**

The WhiteOak Advantage in Investing in REITs & InvITs

Experienced Team

- Active participation in category development
- Deep REITs & InvITs expertise with global and domestic investing experience.
- Proven track record of investing in REITs & InvITs

Robust Evaluation Process

- Site visits to various locations
- Channel checks with clients, brokers, valuers & intermediaries
- Broadest coverage of REITs & InvITs in India

Partner of Choice

- Strong brand and reputation
- Participation in Pre – IPOs, QIPs & IPOs

Access to Deal Flow

- Strong REITs & InvITs network drives superior liquidity and deal access
- WhiteOak AMC has invested close to INR 2300cr in REITs & InvITs

For information purpose only. Source: WhiteOak

Why WhiteOak Capital Dividend Yield Fund

Experienced Investment Team
Deep REITs & InvITs expertise with global and domestic investing experience with a proven track record

Portfolio Construction
Diversification beyond traditional equity and fixed income with low correlation to equities

Inflation-Linked Income
Inflation-linked rental growth & long-term capital appreciation, rather than purely high-dividend equity exposure

Efficient Cashflow Strategy
Periodic cash flows through disciplined withdrawal/SWP strategies after 24 months.

Participation in a Growing Asset Class
Invest in the future of India's listed real estate and infrastructure assets

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WhiteOak Capital Dividend Yield Fund v/s Other Instruments
Taxation Comparison

Details	WhiteOak Capital Dividend Yield Fund	Traditional Equity Mutual Fund	Traditional Fixed Income Instruments
STCG Tax Rate	**As per income slab**	20.0% + SC & Cess	Applicable Tax Rate
LTCG Tax Rate	**12.5% + SC & Cess**	12.5% + SC & Cess	
Holding Period to avail LTCG Tax Rate	**2 Years and above**	1 Year and above	Not Applicable

Taxation: Since the Scheme may invest in REITs, it may not qualify as an Equity Oriented Fund or a Specified Mutual Fund under the Income-tax Act, 2025. As a result, the tax treatment of investments in the Scheme may be different from that of equity-oriented mutual funds or specified mutual funds. Investors are advised to consult their tax advisors to understand the tax implications based on their individual circumstances.

SC = Surcharge, STCG = Short Term Capital Gain, LTCG = Long Term Capital Gain. Source: Income Tax Act 2025. The information provided above has been prepared on the basis of internal understanding on the subject. Note: Tax rate and holding period mentioned in above table are illustrative and not final. Depending on the acquisition and redemption date the tax rate and period of holding may differ. Investors are requested to consult their tax consultant to understand individual nature of tax implications. Investment in Mutual Funds is subject to market and various other risks and there are various factors that can impact the performance of the scheme. It is advisable to consult with your financial advisor to understand these factors before investing.

Product Suitability

Investor Profile	How This Fund Fits
Regular income	• Potentially suitable for investors seeking periodic cash flows • Those seeking to optimise post-tax cash flows through disciplined withdrawal/STP strategies or through IDCW Option
Alternative option to investing in rental real assets	• Access listed REITs and InvITs through a professionally managed portfolio • Cash-flow assets with relatively low correlation to equities.
Conservative reasonable return with low volatility (Conservative risk taker)	• Aims to provide steady returns while limiting portfolio volatility. • Suitable for conservative investors seeking a balance of income, growth, and stability.

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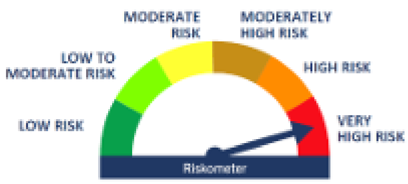
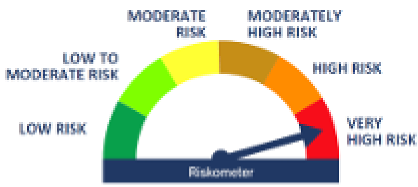
Structure & Key Terms

Type of Scheme	An open ended equity scheme predominantly investing in dividend yielding stocks.
Investment Objective	The primary objective of the scheme is to generate long-term capital appreciation and regular income by investing predominantly in a well-diversified portfolio of equity and equity related instruments of dividend yielding companies. There is no assurance that the investment objective of the Scheme will be achieved.
Asset Allocation Pattern	Equity and Equity related instruments of dividend yielding companies (including units issued by REITs): 80-100%
	Equity and Equity related instruments of other than dividend yielding companies (including units issued by REITs): 0-20%
	Debt Securities and Money Market Instruments: 0-20%
	Units issued by InvITs: 0-10% (for detailed asset allocation, please refer to the Scheme Information Document)
Plans	Regular Plan & Direct Plan
Options	Growth Option & IDCW Option *Default option - Growth Option* *Default facility under IDCW option - IDCW Payout Option**
Minimum Application Amount	Rs. 500 (and in multiples of Re.1 thereafter)
Minimum Additional Application Amount	Rs. 100 (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
Load Structure	Entry Load: Nil Exit Load: Nil
Fund Manager	Mr. Ramesh Mantri (Equity), Ms. Trupti Agrawal (Assistant Fund Manager - Equity), Mr. Dheeresh Pathak (Assistant Fund Manager - Equity), Mr. Piyush Baranwal (Debt), Mr. Ashish Agrawal (for Arbitrage Transactions)
Benchmark Index	BSE 500 TRI

Product Label	Scheme Riskometer	Benchmark Riskometer
This product is suitable for investors who are seeking* - Long Term Capital Appreciation/ Regular Income - Investment predominantly in equity & equity related instruments of dividend yielding companies or entities ***Investors should consult their financial advisers if in doubt about whether the product is suitable for them.**	 THE RISK OF THE SCHEME IS VERY HIGH	 THE RISK OF THE BENCHMARK IS VERY HIGH As per AMFI Tier I Benchmark i.e. **BSE 500 Total Return Index (TRI)**

The product labelling assigned during the NFO is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. The AMC will evaluate the Risk-o-Meter on a monthly basis and shall disclose the same along with the portfolio disclosure.

mf.whiteoakamc.com

Call us on 1800 266 3060

Or call your Mutual Fund Distributor

C/332/7/26

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