



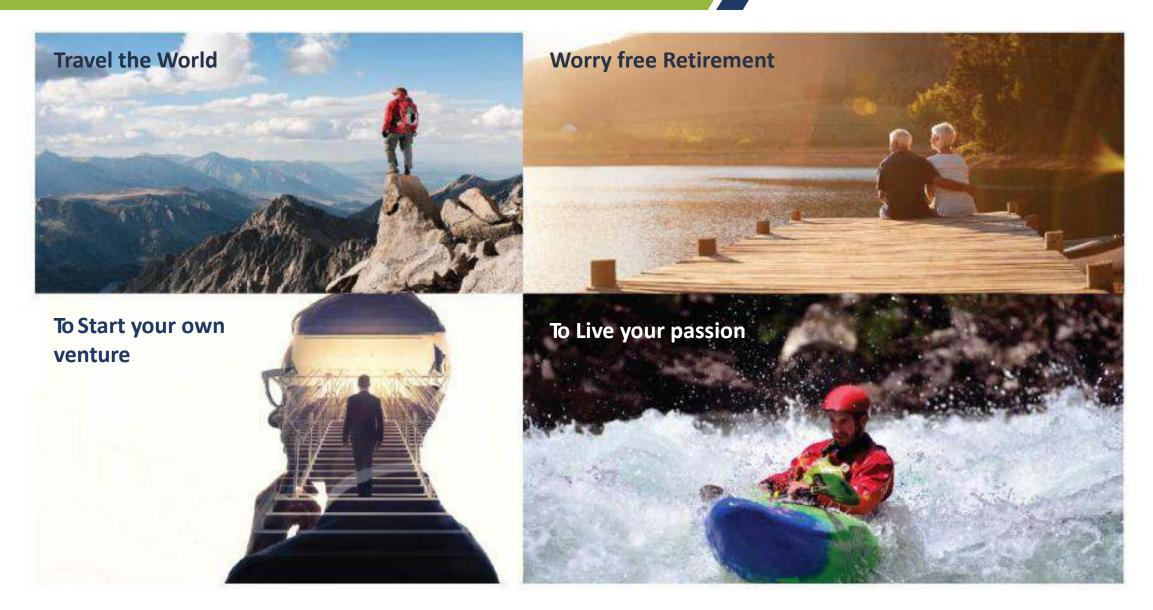


A Goal without a Plan is just a Dream



Dream could be anything....







Great Wealth is a person's ability to convert Earned Income into PASSIVE INCOME





PRESENTING WhiteOak Capital Goal SIP



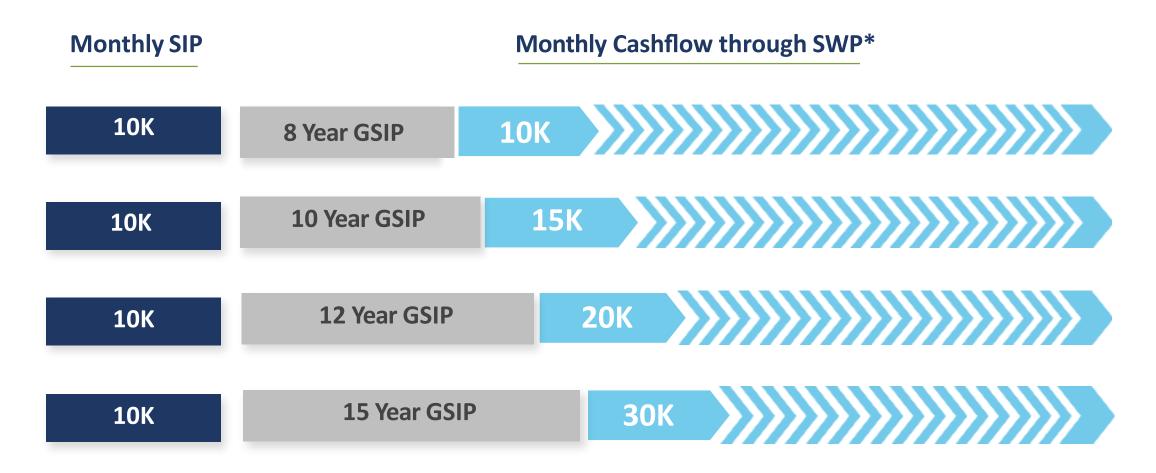
WhiteOak Capital Goal SIP



SIP Tenure	Monthly Pay	out (SWP*)	of SIP Installment	
8 Years	Post SIP Tenure	\longrightarrow	1.0X	
10 Years	Post SIP Tenure	\longrightarrow	1.5X	
12 Years	Post SIP Tenure	\longrightarrow	2.0X	
15 Years	Post SIP Tenure	\longrightarrow	3.0X	
20 Years	Post SIP Tenure	\longrightarrow	5.0X	
25 Years	Post SIP Tenure	\longrightarrow	8.0X	
30 Years	Post SIP Tenure	\longrightarrow	12.0X	

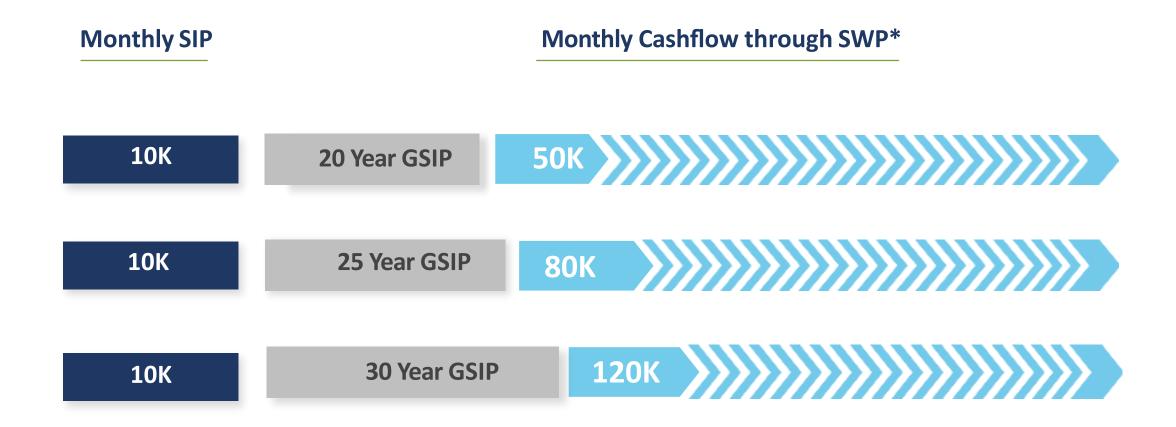
WhiteOak Capital Goal SIP





WhiteOak Capital Goal SIP - For Youngster





How does Goal SIP work?



For illustration purpose only



Harvesting Phase



Reap Your Monthly Cash Flow through SWP

WhiteOak Capital Goal SIP



HOW TO EXECUTE A GOAL SIP



For illustration purpose only

Illustration 1



Years	Monthly SIP Installment (.)	Investment Amount (.)	Market Value of SIP @ 12% XIRR (assumed) (.)	Monthly SWP Amount (.)	Effective SWP Rate (Annual)
8	10,000	9,60,000	15,70,240	10,000	7.6%
10	10,000	12,00,000	22,40,359	15,000	8.0%
12	10,000	14,40,000	30,80,956	20,000	7.7%
15	10,000	18,00,000	47,59,314	30,000	7.5%
20	10,000	24,00,000	91,98,574	50,000	6.5%
25	10,000	30,00,000	17,022,066	80,000	5.6%
30	10,000	36,00,000	30,809,732	120,000	4.7%

This illustrative purposes only. Please refer to the terms & condition in the application form for further details. WhiteOak Capital Goal SIP is an optional special facility offered by WhiteOak Capital AMC. This feature does not in any way give assurance of the performance of any of the Schemes of WhiteOak Capital Mutual Fund or provide any guarantee of withdrawals through SWP mode. Effective SWP rate is calculated by dividing the annual SWP amount by the market value.

Illustration 2



Years	Monthly SIP Installment (.)	Investment Amount (.)	Market Value of SIP @ 11% XIRR (assumed) (.)	Monthly SWP Amount (.)	Effective SWP Rate (Annual)
8	10,000	9,60,000	15,06,575	10,000	7.9%
10	10,000	12,00,000	21,24,297	15,000	8.4%
12	10,000	14,40,000	28,85,393	20,000	8.3%
15	10,000	18,00,000	43,70,720	30,000	8.2%
20	10,000	24,00,000	81,56,072	50,000	7.4%
25	10,000	30,00,000	1,45,34,611	80,000	6.6%
30	10,000	36,00,000	25,282,821	120,000	5.7%

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Illustration 3



Years	Monthly SIP Installment (.)	Investment Amount (.)	Market Value of SIP @ 10% XIRR (assumed) (.)	Monthly SWP Amount (.)	Effective SWP Rate (Annual)
8	10,000	9,60,000	14,45,558	10,000	8.3%
10	10,000	12,00,000	20,14,517	15,000	8.9%
12	10,000	14,40,000	27,03,088	20,000	8.8%
15	10,000	18,00,000	40,16,212	30,000	8.9%
20	10,000	24,00,000	72,39,867	50,000	8.3%
25	10,000	30,00,000	1,24,31,596	80,000	7.7%
30	10,000	36,00,000	20,792,927	120,000	6.9%

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Goal SIP: Illustration of an 8 Years SIP







Rs.10,000 Rs.1
Monthly SIP Monthly For 8 Years Post

Rs.10,000

Monthly SWP Amt
Post 8 Years

Rs.9,60,000 Total Investment

Rs.14,29,252
Market Value at the end of SIP tenure

Rs.15,70,000

Total Amount
withdrawn
through SWP

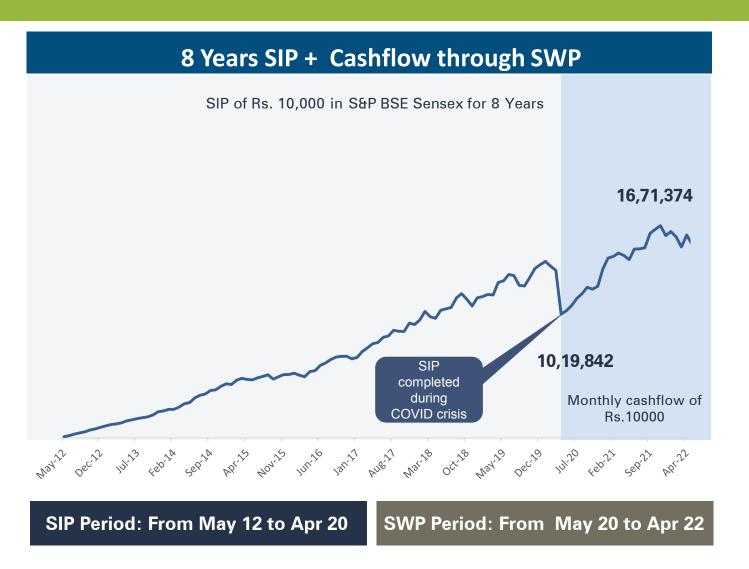
Rs.58,14,114 Market Value on Apr 1, 2022

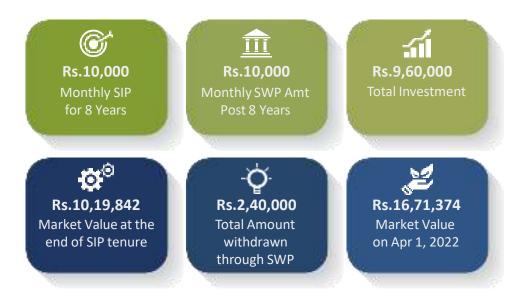
SIP Period: From Apr 01 to Mar 09

SWP Period: From Apr 09 to Apr 22

Goal SIP: Illustration of an 8 Years SIP

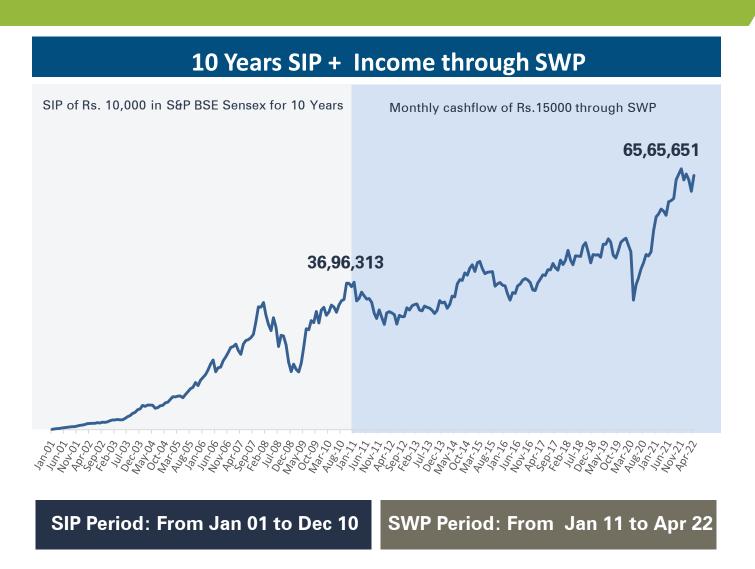


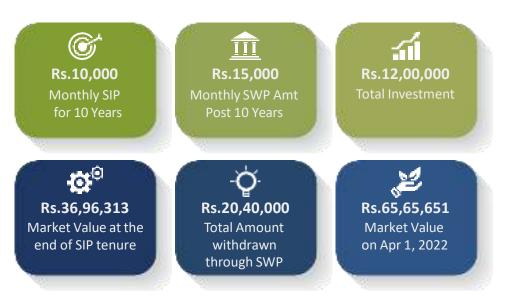




Goal SIP: Illustration of a 10 Year SIP

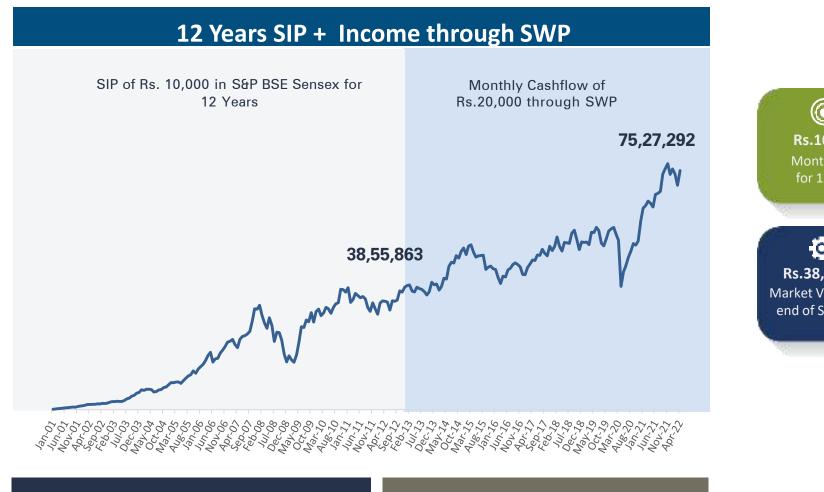






Goal SIP: Illustration of a 12 Year SIP





Rs.10,000 Rs.20,000 Rs.14,40,000 **Total Investment** Monthly SIP Monthly SWP Amt for 12 Years Post 12 Years o° Rs.38,55,863 Rs.22,40,000 Rs.75,27,292 Market Value at the **Total Amount** Market Value withdrawn end of SIP tenure on Apr 1, 2022 through SWP

SIP Period: From Jan 01 to Dec 12

SWP Period: From Jan 13 to Apr 22

Goal SIP: Illustration of a 15 Year SIP







Rs.10,000 Rs.30,000 Monthly SIP Monthly SWP Amt for 15 Years Post 15 Years

Rs.18,00,000 **Total Investment**

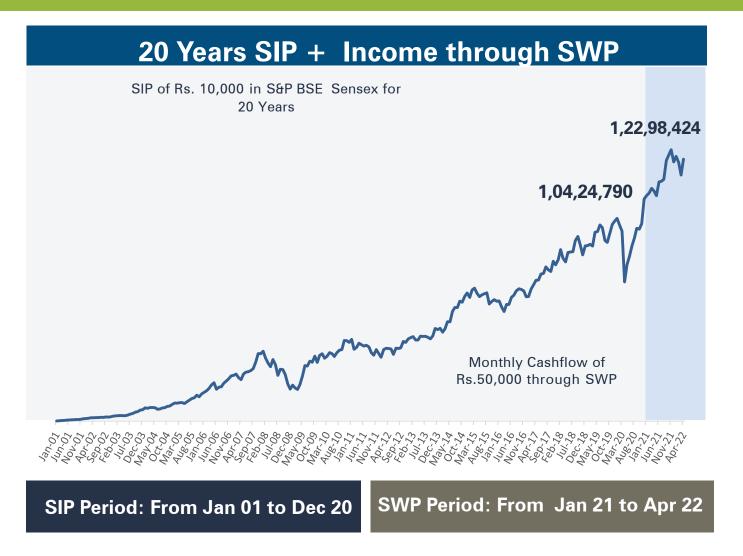
o⁰ Rs.56,31,418 Market Value at the end of SIP tenure

Rs.22,80,000 **Total Amount** withdrawn through SWP

Rs.91,61,534 Market Value on Apr 1, 2022

Goal SIP: Illustration of a 20 Year SIP





Rs.10,000 Rs.24,00,000 Rs.50,000 **Total Investment** Monthly SIP Monthly SWP Amt Post 20 Years for 20 Years **o**⁰ Rs.1,04,24,790 Rs.8,00,000 Rs.1,22,98,424 Market Value at the **Total Amount** Market Value on end of SIP tenure withdrawn Apr 1, 2022 through SWP



WhiteOak Capital Goal SIP – Investment Journey!





WELCOME MESSAGE





Goal SIP WELCOME LETTER



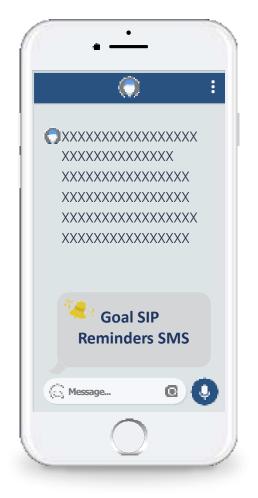


WhiteOak Capital Goal SIP – Investment Journey!





SIP INTIMATION & CONFIRMATION MESSAGE





WhiteOak Capital Goal SIP - Investment Journey!





ON COMPLETION OF SIP:

Dear Investor Name, Switch under Folio XXX from XXXX Fund - Growth to XXX Fund - Growth has been processed at NAV of XXX for XXX units (with applicable load, if any).

ON STARTING SWP:

Dear Investor Name, Your monthly SWP in Folio XXX- XXX Fund - Growth has been registered for Rs XX from XX-XX-XXX.

Terms & Conditions For Goal SIP



WhiteOak Capital Goal SIP is an optional feature that allows investors to do the following from the SIP Scheme:

Model 1. A Systematic Withdrawal Plan (SWP) based on a predefined logic once the SIP Tenure ends.

OR

Model 2. Post completion of SIP tenure, the corpus shall switch to the SWP (Target) scheme and a monthly SWP shall start from there

The SWP will be processed either till December 2099 or till units are available in target scheme, whichever is earlier.

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:

WhiteOak Capital AMC may add more schemes to the list, as and when they are launched. Pls refer to the SID of respective schemes for more information.

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.

Terms & Conditions For Goal SIP (Contd)



C. Please refer to the below table for the Source Schemes (SIP) and Target Schemes (SWP) available for this facility.

SIP Scheme	SWP Scheme	

D. In Model 2, once the SIP period gets completed, on T+15 days (T is the last SIP transaction date of the Goal SIP) the switch will happen to the plan chosen (Direct or Regular) at the time of selecting the SIP Scheme shall also be considered for SWP scheme. For example, if the investor selects "Direct plan" for the SIP Scheme, the SWP scheme shall also be "Direct plan" and so on.

E. 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) 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.

Terms & Conditions For \Goal SIP (Contd)



F. Post the transfer, SWP is to be activated for an amount which is as per the grid below or as per the amount mentioned by the investor in the mandate form. In case, the investor does not fill in any SWP amount the default option shall be as per the grid below.

SIP Tenure	Monthly SWP Installments	
8 years	1.0 times monthly SIP installments	
10 years	1.5 times monthly SIP installments	
12 years	2.0 times monthly SIP installments	Subject to minimum
15 years	3.0 times monthly SIP installments	SWP amount of the
20 years	5.0 times monthly SIP installments	respective Schemes
25 years	8.0 times monthly SIP installments	
30 years	12.0 times monthly SIP installments	

G. 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 or F, the application shall be rejected. Purchase and Switch in (SI) is allowed under the SWP Scheme and SWP shall be triggered on a first in first out (FIFO) basis.

H. 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.

Terms & Conditions For Goal SIP (Contd)



- I. 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.
- J. Minor Tax status will not be allowed for Goal SIP registration.
- K. The minimum installment amount under Goal SIP/ SWP shall be as minimum amount prescribed for SIP/SWP under Monthly frequencies in the respective schemes.
- L. Goal SIP is not available under DEMAT mode.
- M. Incase if the investor does not fulfill any criteria, the Goal SIP application may be rejected. WhiteOak Capital Mutual Fund reserves the right to reject any application.
- N. To enroll for this facility, New investors needs 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.

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