The Wealth Company MUTUAL FUND

Con. Std. Obs. 1

The Wealth Company Gold ETF FOF

(An open ended fund of fund scheme investing in The Wealth Company Gold ETF)

SCHEME INFORMATION DOCUMENT

Name of Mutual Fund	**The Wealth Company Mutual Fund**
Name of Asset Management Company	**Wealth Company Asset Management Holdings Private Limited**
Addresses of the AMC	Pantomath Nucleus House, Saki Vihar Road, Andheri (E), 400072, Mumbai, Maharashtra
Website of AMC	www.wealthcompanyamc.in
Name of Trustee Company	**Pantomath Trustee Private Limited**
Address of Trustee Company	Pantomath Nucleus House, Saki Vihar Road, Andheri (E), 400072, Mumbai, Maharashtra
Name of the Scheme	**The Wealth Company Gold ETF FOF**
Category of Scheme	Other Schemes- Fund of Fund (FoF) – Domestic

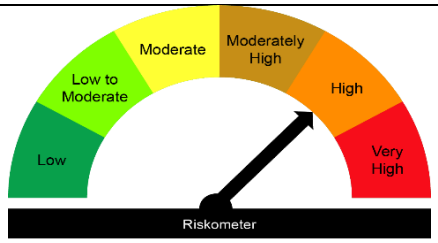
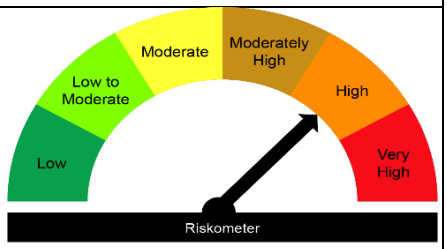
Scheme Code: (To be disclosed after obtaining scheme code)

Con. Std. Obs. 7

NFO open date:

NFO close date:

Offer of Units of Rs. 10/- each for cash during the New Fund Offer and Continuous offer for Units at NAV based prices

Investment objective	**Scheme Riskometer**	**Benchmark Riskometer**
The Wealth Company Gold ETF FOF: To generate long-term Capital appreciation from a portfolio created by investing in units of The Wealth Company Gold ETF. There is no assurance or guarantee that the investment objective of the Scheme will be achieved. Con. Std. Obs. 5	 *The risk of the scheme is high.*	 *The risk of the benchmark is high.* Benchmark i.e. Domestic Price of Gold.

Con. Std. Obs. 3

Investors are advised to refer to the Statement of Additional Information (SAI) for details of the Wealth Company Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and other general information on www.wealthcompanyamc.in

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.
The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated _____, 2025

TABLE OF CONTENTS

HIGHLIGHTS/SUMMARY OF THE SCHEME 3
Asset Allocation 7
Fund manager details 7
Annual Scheme Recurring Expenses 7
Transaction charges and stamp duty 7
Computation of NAV 11
NAV disclosure 16
Index methodology/ Details of underlying fund in case of Fund of Funds 25
List of official points of acceptance 26
Penalties, Pending Litigation or Proceedings, Findings of Inspections 26
Investigations for which action may have been taken or is in the process of being taken by any Regulatory Authority 26
Taxation 29
Associate Transactions 29
Due Diligence by the Asset Management Company 43
Investment Strategy 43
What are the investment restrictions? 44
Fundamental Attributes 48

HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	**Benchmark (TRI)**	**Benchmark**: Domestic Price of physical Gold **Rationale for adoption of benchmark**: The benchmark of the scheme would be linked to the domestic prices of gold as derived from LBMA daily spot fixing prices. The benchmark index is designed to reflect the behavior and performance of the asset class as per asset allocation of the scheme. The performance of the scheme will be benchmarked against the Domestic Price of Physical Gold. The Trustee reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the investment objective of the Scheme and the appropriateness of the benchmark, subject to the compliance with Regulations/ circulars issued by SEBI and AMFI in this regard from time to time. The benchmark of the scheme is in line with the list of benchmark prescribed by AMFI.
II.	**Plans and Options** Plans/Options and sub options under the Scheme	The Scheme offers Regular Plan and Direct Plan. 1. **Regular Plan:** This Plan is for investors who wish to route their investment through any distributor. 2. **Direct Plan:** This Plan is for investors who invest directly without routing the investments through any distributor. Direct Plan has a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid/charged under the Direct Plan. Both the Plans will have a common portfolio and separate NAVs. Both Regular and Direct Plan(s), offer the below options/sub-options/facilities: a. Growth option b. Income Distribution cum Capital Withdrawal option **('IDCW')** • Payout of Income Distribution cum Capital Withdrawal option **('IDCW Payout')** • Reinvestment of Income Distribution cum Capital Withdrawal option **('IDCW Reinvestment')** Please note that where the Unitholder has opted for IDCW Payout Option and in case the amount of IDCW payable to the Unitholder is Rs. 100/- or less under a Folio, the same will be compulsorily reinvested in the Scheme. Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" in the application form e.g. "The Wealth Company Ethical Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. The Trustee may decide to distribute by way of IDCW option, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The IDCW will be due to only those Unit Holders whose names appear in the register of Unit Holders in the IDCW option of the Scheme on the record date. **Default Option: Growth option**

<table>
<tr><td></td><td></td><td>In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Growth Option and processed accordingly.

Income Distribution cum Capital Withdrawal (IDCW) Frequency:
IDCW Payout and IDCW Re-investment options are available.

Default Facility under IDCW Option- If the investor selects IDCW Option but fails to mention the facility, it will be deemed that the investor has opted for IDCW – Payout

Default Plan: Investors are requested to note the following scenarios for the applicability of “Direct Plan or Regular Plan” for valid applications received under the Scheme.

<table>
<tr><th>Scenario</th><th>Broker (ARN) Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default plan to be captured</th></tr>
<tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr>
<tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr>
<tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr>
<tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr>
<tr><td>5</td><td>Direct</td><td>Not mentioned</td><td>Direct Plan</td></tr>
<tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr>
<tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr>
<tr><td>8</td><td>Mentioned</td><td>Not mentioned</td><td>Regular Plan</td></tr>
</table>
</td></tr>
<tr><td>III.</td><td>Load Structure

Con. Std. Obs.47</td><td>Entry Load: Nil
Exit Load: Nil

Further, the Trustees shall have a right to prescribe or modify the load structure with prospective effect subject to the maximum prescribed under the Regulations. For any change in load structure Wealth Company Asset Management Holdings Private Limited will issue an addendum and display it on the website/ Investor Service Centers. The AMC/Trustee reserves the right to change / modify the Load structure of the Scheme prospectively, subject to maximum limits as prescribed under the Regulations</td></tr>
<tr><td>IV.</td><td>Minimum Application Amount/switch in</td><td>During NFO:

Minimum initial investment in the scheme / plan / option: Rs. 5,000/- and in multiples of Rs. 1/- thereafter.
As per Para 6.10 of the Master Circular on ‘Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes’ read with SEBI Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/36 dated March 21, 2025, SEBI has, inter alia mandated that a part of compensation (net of income tax and any statutory contributions) of the Designated Employees of the AMCs shall be invested in units of the scheme(s) of the Fund in which they have a role/oversight. In accordance with the regulatory requirement, the minimum application amount specified in the SID of the Fund will not be applicable for investments made in schemes of the Fund in compliance with the aforesaid circular(s).

Further, the minimum application amount wherever specified in the SID will</td></tr>
</table>

		not be applicable for auto or systematic transfer of funds from any other Scheme (transferor scheme) of The Wealth Company Mutual Fund to this Scheme (transferee scheme). On continuous basis: Purchase (Incl. Switch-in) Minimum of Rs. 5,000/- and in multiples of Rs.1 thereafter • Weekly SIP: Rs. 250/- (and in multiples of Rs. 1/-) Minimum installments: 12 • Fortnightly SIP: Rs. 250/- (and in multiples of Rs. 1/-) Minimum installments: 12 • Monthly SIP: Rs. 250/- (and in multiples of Rs. 1/-) Minimum instalments: 12 • Quarterly SIP: Rs. 250/- (and in multiples of Rs. 1/-) Minimum instalments: 12 The applicability of the minimum amount of instalment mentioned is at the time of registration only. There is no minimum balance requirement. • **On continuous basis** – same as above

V.	**Minimum Additional Purchase Amount**	On Continuous basis- Minimum of Rs. 1,000/- and in multiples of Rs.1/- thereafter. Subject to the provisions of SEBI (Mutual Funds) Regulations, 1996, as amended from time to time and circulars issued thereunder, the AMC reserves the right to change the minimum additional application amount from time to time.
VI.	**Minimum Redemption/ switch out amount**	On Continuous basis- 'Any amount' or 'any number of units' as requested by the investor. The Redemption would be permitted to the extent of credit balance in the Investor's account of the Scheme (subject to release of pledge / lien or other encumbrances). As per Para 6.10 of the Master Circular on 'Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes' read with SEBI Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/36 dated March 21, 2025, SEBI has, inter alia mandated that a part of compensation (net of income tax and any statutory contributions) of the Designated Employees of the AMCs shall be invested in units of the scheme(s) of the Fund in which they have a role/oversight. In accordance with the regulatory requirement, the minimum application amount specified in the SID of the Fund will not be applicable for investments made in schemes of the Fund in compliance with the aforesaid circular(s).
VII.	**Tracking Error**	Not applicable
VIII.	**Tracking Difference**	Not applicable
IX.	**Computation of NAV**	The Net Asset Value (NAV) of the Units will be determined daily or as prescribed by the Regulations. The NAV shall be calculated in accordance with the following formula, or such other formula as may be prescribed by SEBI from time to time. $$NAV = \frac{\text{Market/Fair value of Scheme's Investments + Current Assets – Current Liabilities and Provisions}}{\text{No. of units outstanding under Scheme/ Plan}}$$ (Detailed disclosure on weblink – The details are provided after point no. XX, once the scheme is launched the same will be uploaded on the mutual fund website and the link will be provided.)

X.	**Asset Allocation**	The scheme tracks domestic prices of physical gold. 95% allocation is to the underlying Fund (The Wealth Company Gold ETF) and 5% to Debt Securities and Money Market Instruments and Government Securities. List of underlying securities for scheme to invest - • Units of The Wealth Company Gold ETF • Debt Securities and Money Market Instruments and Government Securities For details, please refer Annexure 1
XI.	**Fund manager details** Con. Std. Obs. 33	Name: Mr. Niranjan Das Age: 58 years Managing since – since inception Over 32 years of experience in mutual fund industry including various responsibilities such as Fund Manager for Gold and Silver ETFs Name of other schemes managed: NA
XII.	**Annual Scheme Recurring Expenses**	As the Scheme has not yet been launched, the Total Expense Ratio (TER) is currently not applicable. For detailed disclosure, please refer SAI
XIII.	**Transaction charges and stamp duty**	**Transaction charges:** Transaction charges have been removed pursuant to SEBI Circular No.: SEBI/HO/IMD/PoD1/CIR/P/2025/115 dated August 08, 2025 **Stamp Duty:** Rate of stamp duty applicable from July 1, 2020 is: 0.005%. The collection of stamp duty is subject to the *Indian Stamp (Collection of Stamp-duty through Stock Exchanges, Clearing Corporations and Depositories) Rules, 2019*
XIV.	**Information available through weblink**	Following information may be provided through weblink. Mention weblink/ weblinks in this box for each item – (The details are provided in Annexure 2, once the scheme is launched the Annexure 2 will be uploaded on the mutual fund website and the link will be provided). Weblink for all below disclosures - https://www.wealthcompanyamc.in/ • Liquidity/listing details – Refer Annexure 2 • NAV disclosure - Refer Annexure 2 • Applicable timelines for dispatch of redemption proceeds etc – Refer Annexure 2 • Breakup of Annual Scheme Recurring expenses - Refer Annexure 2 • Definitions - Refer Annexure 2 • Applicable risk factors – Refer Annexure 2 • Detailed disclosures regarding the index, index eligibility criteria, methodology, index service provider, index constituents, impact cost

		of the constituents/ underlying fund in case of fund of funds - Refer Annexure 2 • List of official points of acceptance - Refer Annexure 2 • Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations - Refer Annexure 2 • Investor services - Refer Annexure 2 • Portfolio Disclosure - Refer Annexure 2 • Detailed comparative table of the existing schemes of AMC - Refer Annexure 2 • Scheme performance – This scheme is a new scheme and does not have any performance track record- Refer Annexure 2 • Periodic Disclosures - Refer Annexure 2 • Any disclosure in terms of Consolidated Checklist on Standard Observations - Refer Annexure 2 • Scheme specific disclosures (as per the prescribed format) - Refer Annexure 2 • Scheme Factsheet - Refer Annexure 2
XV.	**How to Apply** Con. Std. Obs. 35	Investors can obtain application forms and Key Information Memorandum from the Official Points of Acceptance (OPAs) of AMC and RTA's (KFin) branch office. Investors can also download application form / Key Information Memorandum or apply through the website of AMC viz. https://www.wealthcompanyamc.in/investor-corner Applications for purchase/redemption/switches to be submitted at any of the Designated Investor Service Centers (DISC) mentioned in this Scheme Information Document or any other location designated as such by the AMC, at a later date. The addresses of the DISC are given at the end of this Scheme Information Document and also on the website, www.wealthcompanyamc.in Investors in cities other than where the DISC are located, may forward their application forms to any of the nearest DISC, or apply online on our website www.wealthcompanyamc.in Applications for subscription/ redemption/ switches can also be submitted on platforms of various channel partners like MF Central. **Registrar and Transfer Agent (R&T):** KFin Technologies Limited, Selenium Building, Tower-B, Plot No 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddy, Telangana India - 500 032. Website: wwww.kfintech.com Please refer to the SAI and Application form for the instructions.

XVI.	**Where can applications for subscription / redemption / switches be submitted**	Applications for purchase/redemption/switches be submitted at any of the Designated Investor Service Centres (DISC) mentioned in this Scheme Information Document or any other location designated as such by the AMC, at a later date. The addresses of the DISC are given at the end of this Scheme Information Document and also on the website www.wealthcompanyamc.in Investors in cities other than where the DISC are located, may forward their application forms to any of the nearest DISC, accompanied by Demand Draft/s payable locally at that DISC or apply online on our website www.wealthcompanyamc.in Applications for subscription/ redemption/ switches can also be submitted on platforms of various channel partners like MF Central. For detailed disclosure, kindly refer SAI.
XVII.	**Specific attribute of the scheme (such as lock in/ duration in case of target maturity scheme/close ended schemes etc.) (as applicable)**	Not Applicable
XVIII.	**Special product/facility available during the NFO and on ongoing basis**	Systematic Investment Plan (SIP) / Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP) facilities would be available to the investors. For further details of above special products / facilities, investors/ unit holders are kindly requested to refer SAI. • **Systematic Transfer Plan (STP)** The frequency under STP Facility is Daily, Weekly, Monthly and Quarterly with minimum 6 installments and minimum amount of Rs 100/ and in multiples of Re.1 thereafter • **Systematic Withdrawal Plan (SWP)** The frequency under SWP Facility is weekly, monthly and quarterly with minimum 6 installments and minimum amount of Rs. 500/- and in multiple of Re.1 thereafter. • **Stock Exchange Infrastructure Facility** Transactions through Stockbrokers/ Clearing Members/ Depository Participants: The facility enables an applicant to purchase/ redeem units through the Stock Exchange Infrastructure. Transactions through Mutual Fund Distributors: SEBI, vide its Circulars no. CIR/MRD/DSA/32/2013 dated October 4, 2013 and

		CIR/MRD/DSA/33/2014 dated December 9, 2014, read with Clause 16.2.7 and 16.2.10 of SEBI Master Circular for Mutual Funds dated June 27, 2024 has permitted Mutual Fund Distributors to use recognized Stock Exchange infrastructure to purchase/redeem units directly from Mutual Fund/Asset Management Companies on behalf of their clients. The Mutual Fund may (at its sole discretion and without being obliged in any manner to do so and without being responsible and /or liable in any manner whatsoever), allow subscriptions of Units by electronic mode (web/ electronic transactions) including subscriptions through the various web sites with which the AMC would have an arrangement from time to time Registration of Multiple Bank Accounts in respect of an Investor Folio (non-demat mode): Individuals and HUF investors can register up to 5 bank accounts and non-individuals can register upto 10 bank accounts with the Fund. Facility will not be available under demat mode of holding units. • **Facility to transact through MFCentral Platform Transactions through execution-only platforms (EOPs)** • **SIP Top-Up Facility** • **Frequency and Mode of SIP Top-Up** • **SIP Top-Up facility shall not be available in case of Micro-SIP** • **SIP Pause facility** For further details, please refer SAI.
XVIX.	**Segregated portfolio/side pocketing disclosure** Con. Std. Obs. 53	The AMC may create segregated portfolio of debt and money market instruments in a mutual fund scheme in case of a credit event / actual default and to deal with liquidity risk. **For Details, kindly refer SAI**
XX.	**Stock lending**	Stock lending has not been enabled in the scheme.

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COMPUTATION OF NAV (this will be put in weblink. Part of point IX above)

The Net Asset Value (NAV) of the Units will be determined daily or as prescribed by the Regulations. The NAV shall be calculated in accordance with the following formula, or such other formula as may be prescribed by SEBI from time to time.

$$NAV = \frac{\text{Market/Fair value of Scheme's Investments + Current Assets – Current Liabilities and Provisions}}{\text{No. of units outstanding under Scheme/Plan}}$$

Con. Std. Obs. 42

Illustration: Assumptions - on the day of calculation of NAV:
Market or Fair Value of the Scheme's Investments = 10600
Current Assets = 250
Current Liabilities & provisions = 150
No of units outstanding in the plan = 1000 NAV
= (10600+250-150)/1000 = 10.70

Methodology of calculating the sale price:
The price or NAV an investor is charged while investing in an open-ended scheme is called sale / subscription price. Pursuant to clause 10.4.1.a of the SEBI Master circular for Mutual Funds dated June 27, 2024, no entry load will be charged by the Scheme to the investors.

Therefore, Sale / Subscription price = Applicable NAV

Methodology of calculating the repurchase price

Repurchase or redemption price is the price or NAV at which an open-ended scheme purchases or redeems its units from the investors. It may include exit load, if applicable. The exit load, if any, shall be charged as a percentage of Net Assets Value (NAV) i.e. applicable load as a percentage of NAV will be deducted from the "Applicable NAV" to calculate the repurchase price.

Therefore, Repurchase / Redemption Price = Applicable NAV *(1 – Exit Load, if any) For example, If the Applicable NAV of the Scheme is Rs. 10 and the Exit Load applicable at the time of investment is 1% if redeemed before completion of 1 year from the date of allotment of units and the investor redeems units before completion of 1 year, then the repurchase/redemption price will be: = Rs. 10*(1-0.01) = Rs. 9.90

Rounding off policy for NAV:
Net Asset Value of the Units in the Scheme is calculated in the manner provided in this Scheme Information Document or as may be prescribed by Regulations from time to time. The NAV will be computed up to two decimal places.

The Fund will ensure that the Redemption Price is not lower than 97% of the NAV. Con. Std. Obs. 47

The valuation of investments shall be based on the principles of fair valuation specified in the Schedule VIII of the SEBI (Mutual Funds) Regulations, 1996 and guidelines issued by SEBI /AMFI from time to time. The broad valuation norms are detailed in the Statement of Additional Information.

Annexure 1

<table>
<tr><td>Equity derivatives of underlying securities forming part of the index may also be available as an investment option in case the underlying security is not available for purchase.</td><td>Not applicable</td></tr>
<tr><td>ETCDs (applicable to ETFs only)</td><td>Not applicable</td></tr>
<tr><td>Hybrid schemes</td><td>Not applicable</td></tr>
<tr><td>Close ended debt schemes</td><td>Not applicable</td></tr>
<tr><td>Gold or Silver ETF/FoFs (single domestic /overseas index)</td><td>The scheme tracks domestic prices of physical gold.

The asset allocation under the scheme will be as follows:

<table>
<tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th></tr>
<tr><th>Minimum</th><th>Maximum</th></tr>
<tr><td>Units of The Wealth Company Gold ETF</td><td>95</td><td>100</td></tr>
<tr><td>Debt Securities and Money Market Instruments and Government Securities</td><td>0</td><td>5</td></tr>
</table>
Con. Std. Obs. 21

Debt securities include, but are not limited to, debt securities of the Government of India, State and Local Governments, Government Agencies, Statutory Bodies, Public Sector Undertakings, Public Sector Banks or Private Sector Banks or any other Banks, Financial Institutions, Development Financial Institutions, and Corporate Entities, collateralized debt securities or any other instruments as may be prevailing and permissible under the Regulations from time to time). The debt securities (including money market instruments) referred to above could be fixed rate or floating rate, listed, unlisted, privately placed, unrated among others, as permitted by regulation
Money market instruments include call or notice money, term money, repo, reverse repo, certificate of deposit, commercial usance bill, commercial paper and such other debt instrument of original or initial maturity up to one year as the Bank or RBI may specify from time to time.
Con. Std. Obs. 29

Minimum Investment in the underlying ETF's will be 95% of total assets.
The underlying Fund (The Wealth Company Gold ETF) may have exposure in Derivatives including Exchange Traded Commodity Derivative.

Underlying Schemes:

• The Wealth Company Gold ETF

In accordance with clause 4 of Seventh Schedule of SEBI (Mutual</td></tr>
</table>

Funds) Regulations 1996 scheme may invest in the units of Mutual Fund schemes of The Wealth Company Mutual Fund or any other Mutual Fund.

The Scheme shall not invest in:

- Derivatives
- Short Selling of Securities
- Credit Default Swaps;
- Securities lending and borrowing
- Debt instruments with special features as referred in Para 9.4, 4.4.4, 12.2 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD- 1/P/CIR/2024/90 dated June 27, 2024; and
- Securitized debt
- Debt instruments having Structured obligations and credit enhancements.
- Repo/ reverse repo transactions in corporate debt securities
- Units of Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs).
- ADR/GDR/Overseas securities

Con. Std. Obs. 17

The cumulative gross exposure through Units of The Wealth Company Gold ETF, Money market instruments / debt securities including Tri Party REPO and/or units of debt/liquid schemes of domestic Mutual Funds shall not exceed 100% of the net assets of the Scheme in accordance with Clause 12.24 of SEBI Master Circular dated June 27, 2024.

Pursuant to para 12.25.3 of SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 03, 2021 has clarified that Cash Equivalent shall consist of the following securities having residual maturity of less than 91 days: a) Government Securities; b) T-Bills; and c) Repo on Government securities.

Con. Std. Obs. 14

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars

Con. Std. Obs. 18 Con. Std. Obs. 19

Sr. No.	Type of Instrument	Percentage of exposure (Maximum)	Circular references*
1	Units of InVITS	0%	N.A.
2	Securities Lending & Borrowing.	0%	N.A.
3	Securitized Debt	0%	N.A.
4	Investment in debt instruments having structured obligations / credit enhancements	0%	N.A.

5	Short Selling	0%	N.A.
6	Credit Default Swaps	0%	N.A.
7	Debt instruments with special features	0%	N.A.
8	Derivatives	0%	N.A.
9	ADR/GDR/Overseas securities.	0%	N.A.
10	Repos/ Reverse repo in corporate debt securities	0%	N.A.
11	Units of Mutual Funds including ETF	100% of the net asset value of the mutual fund	Clause 12 of Seventh Schedule of SEBI Mutual Funds Regulations read with Clause 2.6.1 (E) (2) of Master Circular
12	Fund of Fund scheme	0%	Clause 9A of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996

As per the regulatory requirement, the Scheme may deploy NFO proceeds in Tri Party repo before the closure of NFO period. However, the AMC shall not charge any investment management and advisory fees on funds deployed in Tri Party repo during the NFO period.

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI (MF) Regulations.

Pending deployment of funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide Para 12.16 of the SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time.

Further, the Scheme may, for meeting liquidity requirements invest in units of money market/liquid schemes of Mutual Fund provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund in accordance with Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996

Investment in Tri-party Repo before the closure of NFO

The Mutual Fund/AMC shall make investment out of the NFO proceeds in various securities only on or after the closure of the NFO period. However, Mutual Funds/AMC is allowed to deploy the NFO proceeds in triparty repo on Government securities or treasury bills before the closure of NFO period. However, AMC

	shall not charge any investment management and advisory fees on funds deployed in triparty repo on Government securities or treasury bills during the NFO period. The appreciation received from investment in triparty repo on Government securities or treasury bills shall be passed on to investors. Further, in case the minimum subscription amount is not garnered by the scheme during the NFO period, the interest earned upon investment of NFO proceeds in triparty repo on Government securities or treasury bills shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount. **Deployment of funds collected during NFO period** The AMC shall deploy the funds garnered in an NFO within 30 business days from the date of allotment of units. In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee of the AMC. Basis root cause analysis, The Investment Committee may extend the timeline by 30 business days, while also making recommendations on how to ensure deployment within 30 business days going forward and monitoring the same. Trustees shall also need to monitor the deployment of funds collected in NFO and take steps, as may be required, to ensure that the funds are deployed within a reasonable timeframe. In case the funds are not deployed as per the asset allocation mentioned in the SID as per the aforesaid mandated plus extended timelines, AMC shall: i. not be permitted to receive fresh flows in the same scheme till the time the funds are deployed as per the asset allocation mentioned in the SID. ii. not be permitted to levy exit load, if any, on the investors exiting such scheme(s) after 60 business days of not complying with the asset allocation of the scheme. iii. inform all investors of the NFO, about the option of an exit from the concerned scheme without exit load, via email, SMS or other similar mode of communication. iv. report deviation, if any, to Trustees at each of the above stages.

Annexure 2 – (To be disclosed on website)

Liquidity/ Listing	Liquidity: The Scheme is open for Subscription/Switch-in and Redemption/Switch-out of Units on every Business Day on an ongoing basis, commencing not later than five business days from the date of allotment. In other words, the Scheme shall be available for ongoing repurchase / sale within five business days of allotment. Con. Std. Obs. 60 As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 3 working days of receiving a valid Redemption request. Under normal circumstances, the Mutual Fund will endeavor to dispatch the Redemption proceeds within 1-3 working days from the acceptance of a valid redemption request. However, in case of exceptional circumstances mentioned in para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024, redemption or repurchase proceeds will be transferred to investors within the timeframe prescribed for such exceptional circumstances Please refer to the section on 'Redemption' which is provided in the later part of the SID. Listing: As the units of the Scheme will be offered for subscription and redemption at NAV based prices on all Business Days on an ongoing basis providing the required liquidity to investors, units of the Scheme are not proposed to be listed on any stock exchange. However, the Trustee reserves the right to list the units of the Scheme on any stock exchange(s) at its sole discretion at a later date.
NAV Disclosure	The AMC will calculate and disclose the first NAV of the Scheme within 5 business days from the date of allotment. Subsequently, the NAV will be calculated and disclosed for every Business Day. The NAVs of the Scheme will be calculated up to two decimals. AMC shall update the NAV on the AMFI website (www.amfiindia.com) and on the website of the Mutual Fund www.wealthcompanyamc.in/nav-and-idcw/ by 10.00 a.m.on next business day . In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV. The NAV will be calculated in the manner as provided in this SID or as may be prescribed by the SEBI Regulations from time to time. The NAV will be computed up to two decimal places. Refer point on 'Computation of NAV' for illustration and methodology for calculation of sale and re-purchase price. Con. Std. Obs. 41
Applicable timeline	• **Dispatch of redemption proceeds** The Mutual Fund shall dispatch redemption proceeds within 3 working days of receiving a valid Redemption request. However, under normal circumstances, the Mutual Fund will endeavor to dispatch the Redemption proceeds within 1 - 3 working days from the acceptance of a valid redemption request. In the event of failure to dispatch the redemption proceeds within the above time, the AMC shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @15% per annum). It may be noted that AMFI vide circular dated January 16, 2023, has provided list of exceptional instances wherein additional time has been allowed for payment of redemption proceeds. For further information, please refer to the SAI. Please refer to the section on 'Redemption' which is provided in the later part. • **Dispatch of IDCW (if applicable)** The warrants/cheque/demand draft issued under IDCW option shall be dispatched to the Unit

Holders within 7 working days from the record date. In the event of failure to dispatch the warrants/cheque/demand draft within the stipulated 7 working days period, the AMC shall be liable to pay interest @15 percent per annum for the delayed period, to the Unit holders.
The proceeds under the IDCW option will be paid by way of ECS/EFT/NEFT/RTGS/Direct credits/any other electronic manner if sufficient banking details are available with the Mutual Fund for the Unitholder.

In case of specific request for payouts by warrants/ cheques/ demand drafts or unavailability of sufficient details with the Mutual Fund, the payout under IDCW option will be paid by warrant/ cheques/demand drafts and payments will be made in favour of the Unit holder (registered holder of the Units or, if there are more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund.

Break up of Annual Scheme Recurring Expense

Con. Std. Obs. 45

The total expense ratio of the scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 1.00 per cent of the daily net assets of the scheme.

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s).

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs and other expenses as given in the table below. The AMC has estimated that the following % of the daily net assets of the scheme will be charged to the scheme as expenses. The AMC would update the current expense ratios on the website of the mutual fund at least three working days prior to the effective date of the change. Further Actual Expense ratio for last 6 months as well as Scheme factsheet will be disclosed at the following weblink: https://www.wealthcompanyamc.in and the investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments.

Expense Head	**% p.a. of daily Net Assets* (Estimated p.a.)**
Investment Management & Advisory Fees (AMC Fees)	Upto 1.00%
Audit fees/fees and expenses of trustees	
Custodial Fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing & Selling Expenses including Agents Commission and statutory Advertisement	
Costs related to investor communications	
Costs of fund transfer from location to location	
^Cost towards investor education & awareness	
Brokerage & transaction cost pertaining to distribution of units	
Goods & Services Tax on expenses other than investment and advisory fees	
Goods & Services Tax on brokerage and transaction cost	
Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)	
Maximum Total Expenses Ratio (TER) permissible under Regulation 52 (6)(c)	**Upto 1.00%**
Additional expenses under Regulations 52 (6A)(c)$	Upto 0.05%
Additional expenses for gross new inflows from specified cities under Regulation 52 (6A)(b) to improve geographical reach of scheme	Upto 0.30%

Con. Std. Obs. 46

Impact of TER on returns of both Direct plan and Regular plan is provided in an illustration below:

Con. Std. Obs. 44

Illustration – Impact of Expense Ratio on the Returns		
Particulars	**Regular Plan**	**Direct Plan**
Amount Invested at the beginning of the year	10,000	10,000
Returns before Expenses	1,500	1,500
Expenses other than Distribution Expenses	150	150
Distribution Expenses	50	–
Returns after Expenses at the end of the Year	1,300	1350

The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly. The above estimates for recurring expense are for indicative purposes only and have been made in good faith as per the information available to the AMC based on past experience and are subject to change inter-se. The total recurring expenses that can be charged to the Scheme will be subject to limits prescribed from time to time under the SEBI (MF) Regulations.

Notes:

a. The TER of the Direct Plan will be lower to the extent of the distribution expenses/ commission, which is charged in the Regular Plan. No commission for distribution of Units will be paid/charged under Direct Plan. All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.

b. $The AMC shall not charge additional expenses under Regulation 52(6A)(c) in case the exit load is not levied/not applicable.

c. ^Fund of Funds (FOFs) investing more than 80% of its NAV in the underlying domestic funds shall not be required to set aside 2bps of the daily net assets towards investor education and awareness initiatives

Con. Std. Obs. 43

d. Pursuant to Para 10.1.14 of the SEBI Master Circular, Brokerage and transaction cost incurred for the purpose of execution shall be charged to the schemes as provided under Regulation 52 (6A) (a) upto 12 bps and 5 bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage & transaction costs, over and above the said 12 bps and 5 bps for cash market transactions and derivatives transactions respectively may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Finds) Regulations, 1996.

e. The expense of 30 bps shall be charged if the new inflows from B30 cities from retail investors as specified from time to time are at least

i. 30 percent of gross new inflows in the scheme, or

ii. 15 percent of the average assets under management (year to date) of the scheme, whichever is higher.

Provided that if inflows from B30 cities from retail investors cities is less than the higher of sub-clause (i) or sub- clause (ii) such expenses
on daily net assets of the scheme shall be charged on a proportionate basis.

Provided further that expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from B30 cities from retail investors.

Provided further that amount incurred as expense on account of inflows from B30 cities from retail investors shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

f. In case inflows from retail investors from beyond top 30 cities is less than the higher of (i) or (ii) above, additional TER on daily net assets of the scheme shall be charged as follows:

$$\frac{\text{Daily net assets} \times 30 \text{ basis points} \times \text{new inflows from individuals from beyond top 30 cities}}{365^{*} \times \text{Higher of (i) or (ii) above} * 366, \text{ wherever applicable}}$$

For the above purposes, 'B30 cities' shall be beyond Top 30 cities as at the end of previous financial year as communicated by AMFI. Retail investors would mean individual investors from whom inflows into the Scheme would amount upto Rs. 2,00,000/- per transaction.

Note: Pursuant to AMFI email dated March 2, 2023 with respect to keeping the B-30 incentive structure in abeyance, the AMC will not charge additional 30 bps on new inflows garnered from retail investors from B-30 cities till further notice. Further, vide In terms of Securities And Exchange Board Of India (mutual Funds) (second Amendment) Regulations, 2025 dated October 31, 2025, effective on date of notification, the additional expenses as above are removed.

g. In terms of Para 10.3 on 'Restriction on charging Goods & Service Tax' of the SEBI Master Circular, AMC may charge GST on following Fees and expenses as below:

- Investment Management and Advisory Fees: AMC may charge GST on investment management and advisory fees to the scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations
- Other than Investment Management and Advisory Fees: AMC may charge GST on expenses other than investment management and advisory fees to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, GST on Brokerage and transaction cost incurred for execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.

h. As per Regulation 52(6)(c) of SEBI (MF) Regulations, the total expenses of the scheme, including Investment Management and Advisory Fees, shall be subject to following limits as specified below:

Assets Under Management Slab (In Rs. crore)	Total Expense Ratio Limits
on the first Rs. 500 crores of the daily net assets	2.25%
on the next Rs. 250 crores of the daily net assets	2.00%
on the next Rs. 1,250 crores of the daily net assets	1.75%
on the next Rs. 3,000 crores of the daily net assets	1.60%
on the next Rs. 5,000 crores of the daily net assets	1.50%
On the next Rs. 40,000 crores of the daily net assets	TER reduction of 0.05% for every increase of Rs. 5,000 crores of daily Net assets or part thereof.
On balance of the assets	1.05%

Maximum Permissible Expense:

The said maximum TER shall either be apportioned under various expense heads as enumerated above, without any sub limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations.

The total expenses of the scheme including investment management and advisory fee shall not exceed beyond the limits as prescribed under clause 52(6) of SEBI (Mutual Funds) Regulations, 1996.

For detailed disclosure, kindly refer SAI.

Definitions

Refer the following link for Definitions/interpretations
https://www.wealthcompanyamc.in

Risk Factors

Con. Std. Obs. 8

A. Scheme Specific Risk Factors:

The Scheme is subject to the specific risks that may adversely affect the Scheme's NAV, return and / or ability to meet its investment objective. The specific risk factors related to the

	Scheme include, but are not limited to the following: The Scheme shall invest in the units The Wealth Company Gold ETF. The risk factors of The Wealth Company Gold ETF will be relevant and must be treated as risk factors of The Wealth Company Gold ETF FOF. The investors should refer to the Scheme Information Documents and the related addendum for the scheme specific risk factors and special consideration of the respective Underlying Schemes The Scheme will predominantly invest in units of The Wealth Company Gold ETF. Hence the Scheme's performance may depend upon the performance of the underlying schemes. Any change in the investment policies or the fundamental attributes of the underlying schemes could affect the performance of the Scheme. The investors of the Scheme will bear dual recurring expenses and possibly dual loads, viz, those of the Scheme and those of the underlying Scheme. Hence the investor under the Scheme may receive lower pretax returns than what they could have received if they had invested directly in the underlying Schemes in the same proportions. The TER of the Scheme shall be in compliance with the SEBI Mutual Fund Regulations. The Portfolio disclosure of the Scheme will be limited to providing the particulars of the underlying schemes where the Scheme has invested and will not include the investments made by the underlying Schemes. However, as the scheme proposes to invest in The Wealth Company Gold ETF, the underlying assets will by and large be physical gold. The value (price) of gold may fluctuate for several reasons and all such fluctuations will result in changes in the NAV of units under the scheme. The factors that may affect the price of gold, among other things, include demand and supply for gold in India and in the global market, Indian and Foreign exchange rates, Interest rates, Inflation trends. The fund assets are predominantly invested in The Wealth Company Gold ETF and valued at the market price of the said units on the principal exchange. The same may be at a variance to the underlying NAV of the fund, due to market expectations, demand supply of the units, etc. To that extent the performance of scheme shall be at variance with that of the underlying scheme. The endeavor would always be to get cash on redemptions from the underlying schemes. However, in case the underlying schemes are unable to sell for any reason, and delivers physical gold, there could be delay in payment of redemptions proceeds pending such realization. The fund will subscribe according to the value equivalent to unit creation size as applicable for The Wealth Company Gold ETF. Alternatively, the ETF units may be acquired from the stock exchanges where the price quoted may be at variance with the underlying NAV, and which may result in higher acquisition cost. When subscriptions received are not adequate enough to invest in creation unit size, the subscriptions may be deployed in debt and money market instruments which will have a different return profile compared to domestic gold and returns profile. B. **Standard Risk Factors for investments in Mutual Fund** • Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. • As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down. • Mutual Funds and securities investments are subject to market risks and there can be no assurance and no guarantee that the Scheme will achieve its objective. • Past performance of the Schemes, the Sponsors or its Group / Affiliates / AMC / Mutual Fund does not guarantee the future performance of the scheme of the Mutual Fund. • The sponsors are not responsible or liable for any loss resulting from the operations of the scheme beyond the initial contribution of Rs. 1 lakh made by them towards setting

up of the mutual fund.

- The name of the Scheme does not in any manner indicate either the quality of the Scheme, its future prospects or the returns.
- Growth, appreciation, IDCW and income, if any, referred to in this Scheme Information Documentary subject to the tax laws and other fiscal enactments as they exist from time to time.
- The NAVs of the Scheme may be affected by changes in the general market conditions, factors and forces affecting capital market, in particular, level of interest rates, various market-related factors, trading volumes, settlement periods and transfer procedures.
- IDCW, if any are/will be subject to the availability of distributable surplus of the Scheme.

Risk factors associated with investing in debt and Money Market Instruments

The Scheme will invest in debt securities and money market instruments, which are subject to credit risk, interest rate risk, and settlement risk. Credit risk arises from the possibility that the issuer of a security may default on its payment obligations. Interest rate risk affects the valuation of money market instruments, while settlement risk may delay the realization of proceeds from the sale of these instruments.

- **Credit Risk:** Bonds / debentures as well as other money market instruments issued by corporates run the risk of down grading by the rating agencies and even default as the worst case. Securities issued by Central/State governments have lesser to zero probability of credit / default risk in view of the sovereign status of the issuer.
- **Interest - Rate Risk:** The Net Asset Value (NAV) of the Scheme, to the extent that it is invested in Debt and Money Market instruments, will be influenced by changes in general interest rates. A decrease in interest rates is expected to result in an increase in the NAV, while an increase in interest rates would adversely affect the NAV.
- **Liquidity Risk:** While money market instruments are relatively liquid, they lack a well developed secondary market, which may limit the Scheme's ability to sell these instruments and could result in losses until the securities are eventually sold.
- **Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the “interest on interest” component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
- **Prepayment Risk**: Some fixed-income securities give the issuer the right to call back the securities before their maturity date, particularly in periods of declining interest rates. This prepayment risk may force the Scheme to reinvest the proceeds at lower yields, resulting in reduced interest income
- **Settlement Risk:** Different segments of the Indian financial markets have varying settlement periods, which may be extended due to unforeseen circumstances. Settlement delays could lead to periods where the Scheme's assets are uninvested, resulting in no returns. Additionally, the Scheme may miss certain investment opportunities if it is unable to make intended securities purchases due to settlement issues. Similarly, the inability to sell securities held in the Scheme’s portfolio due to a lack of a well-developed and liquid secondary market for debt securities could result in potential losses if the value of these securities declines.

- **Systematic Risk**
  The Scheme is exposed to systematic risks that affect the entire market, such as economic recessions, changes in interest rates, geopolitical tensions, and natural disasters. These risks cannot be mitigated through diversification, and any negative macroeconomic developments could impact the overall performance of the scheme.

- **Legal and Regulatory Risks**
  Changes in laws, regulations, or accounting standards governing the scheme's operations could have adverse implications for the scheme and its investors. Regulatory actions, legal disputes, or changes in taxation could also affect the

scheme's performance, NAV, and the investors' returns.

Risks associated with investment in units of mutual fund:
Investment in Mutual Fund Units involves investment risks, including but not limited to risks such as liquidity risk, volatility risk, default risk including the possible loss of principal.

- **Liquidity risk** – The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees may limit redemptions (including suspending redemptions) under certain circumstances as specified under the Scheme Information Document.

- **Volatility risks:** There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification across companies and sectors within PSUs.

- **Default risk** - Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.

Risks associated with investing in ETFs:
ETFs are passively managed and may be affected by a general decline in the Indian markets relating to its Underlying Index. ETFs invests in the securities included in its Underlying Index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets.

ETFs are listed on a stock exchange/s, however, there can be no assurance that an active secondary market will develop or be maintained. Investment in ETFs is subject to tracking error. Factors such as the fees and expenses of the Scheme, corporate actions, cash balance, changes to the Underlying Index and regulatory policies may affect the AMC"s ability to achieve close correlation with the Underlying Index of the Scheme. The AMC will endeavour to constantly minimize the tracking error and track the index as closely as possible.

Con. Std. Obs. 10

Risk associated with Tracking Error and Tracking Difference:
The Fund Manager would not be able to invest the entire corpus in physical gold due to certain factors such as the fees and expenses of the Scheme, corporate actions, cash balance, changes to the underlying index and regulatory restrictions, which may result in Tracking Error with the underlying index. The Scheme's returns may therefore deviate from those of the underlying index. "Tracking Error" is defined as the standard deviation of the difference between daily returns of the underlying index and the NAV of the Scheme. Tracking Difference" is the annualized difference of daily returns between the goods and the NAV of the scheme (difference between fund return and the goods return). Tracking Error and Tracking difference may arise including but not limited to the following reasons:

- Expenditure incurred by the Fund.
- Available funds may not be invested at all times as the Scheme may keep a portion of the funds in cash to meet Redemptions, for corporate actions or otherwise. • Securities trading may halt temporarily due to circuit filters.
- Corporate actions such as debenture or warrant conversion, rights issuances, mergers, change in constituents etc.
- Rounding-off of the quantity of shares in the underlying index.
- Dividend payout.
- Index providers undertake a periodical review of the scrips that comprise the underlying index and may either drop or include new scrips. In such an event, the Fund will try to reallocate its portfolio but the available investment/reinvestment opportunity may not permit absolute mirroring immediately.

SEBI Regulations (if any) may impose restrictions on the investment and/or divestment activities of the Scheme Such restrictions are typically outside the control of the AMC and may cause or

exacerbate the Tracking Error. It will be the endeavor of the fund manager to keep the tracking error as low as possible. However, in case of events like, dividend received from underlying securities, rights issue from underlying securities, and market volatility during rebalancing of the portfolio following the rebalancing of the underlying index, etc. or in abnormal market circumstances may result in tracking error. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Index. The tracking error i.e. the annualized standard deviation of the difference in daily returns between the underlying index or goods and the NAV of the ETF/ Index Fund (other than Debt ETFs/ Index Funds) based on past one year rolling data shall not exceed 2%.In case of unavoidable circumstances in the nature of force majeure, beyond the control of the AMCs, this may exceed 2% then it shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any.

Risks associated with segregated portfolio:

Liquidity risk – A segregated portfolio is created when a credit event / default occurs at an issuer level in the scheme. This may reduce the liquidity of the security issued by the said issuer, as demand for this security may reduce. This is also further accentuated by the lack of secondary market liquidity for corporate papers in India. As per SEBI norms, the scheme is to be closed for redemption and subscriptions until the segregated portfolio is created, running the risk of investors being unable to redeem their investments. However, it may be noted that, the proposed segregated portfolio is required to be formed within one day from the occurrence of the credit event.

Investors may note that no redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, AMC shall list the units of the segregated portfolio on a recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests. For the units listed on the exchange, it is possible that the market price at which the units are traded may be at a discount to the NAV of such Units. There is no assurance that an active secondary market will develop for units of segregated portfolio listed on the stock exchange. This could limit the ability of the investors to resell them.

Valuation risk - The valuation of the securities in the segregated portfolio is required to be carried out in line with the applicable SEBI guidelines. However, it may be difficult to ascertain the fair value of the securities due to absence of an active secondary market and difficulty to price in qualitative factors.

Risks associated with handling, storing and safekeeping of physical gold:

All physical gold procured must follow the LMBA guidelines as per prescribed SEBI guidelines. Risk arises when part or all of the gold held by the Fund could be lost, stolen or damaged and access to gold may be restricted due to natural calamities or human actions, loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power. Loss due to aridity, humidity, exposure to light or extremes of temperature. Hence, the Custodian maintains insurance in regard to the business on terms and conditions and the custodian is also responsible for all costs arising from the insurance policies. The custodian taking delivery on behalf of the AMC needs to ensure the weight, purity, and the source of gold as specified under the LMBA guidelines. Since this is paramount to the SEBI guidelines the risk arises in violation of same. Safekeeping of physical gold requires appropriate vaulting space, confirming to the best global standards. The vaulting agents engaged by the custodian needs to ensure the same.

Risks Related to the Custody of Gold

- The Custodian is responsible for the safekeeping of the gold bullion and also facilitates the transfer of gold bullion into and out of the vault. Although the Custodian is a market maker, clearer and approved weigher under the rules of the LBMA (which sets out good practices for participants in the bullion market), the LBMA is not an official or governmental regulatory body. Accordingly, the ETF is dependent on the Custodian to comply with the best practices of the LBMA and to implement satisfactory internal controls for its gold bullion custody

operations in order to keep the gold bullion secure.

- The Custodian is responsible for loss or damage to the gold only under limited circumstances. The Custodian Agreement contemplates that the Custodian will be responsible to the AMC only if it acts with negligence, fraud or in willful default of its obligations under the Custodian Agreement. In addition, the Custodian has agreed to indemnify the Trust for any loss or liability directly resulting from a breach of the Custodian's representations and warranties in the Custodian Agreement, a failure of the Custodian to act in accordance with the instructions or any physical loss, destruction or damage to the gold held for the Trust's account, except for losses due to nuclear fission or fusion, radioactivity, war, terrorist event, invasion, insurrection, civil commotion, riot, strike, act of government or public authority, act of God or a similar cause that is beyond the control of the Custodian for which the Custodian will not be responsible to the AMC. The Custodian's liability to the AMC, if any, will be limited to the value of any gold lost, or the amount of any balance held on an unallocated basis, at the time of the Custodian's negligence, fraud or willful default, or at the time of the act or omission giving rise to the claim for indemnification.

- Neither the Shareholders nor any Market Makers have a right under the Custodian Agreement to assert a claim against the Custodian. Claims under the Custodian Agreement may only be asserted by the AMC.

- The procedures agreed to with the Custodian contemplate that the Custodian must undertake certain tasks in connection with the inspection of gold delivered by Market Makers in exchange for Baskets. The Custodian's inspection includes review of the corresponding bar list to ensure that it accurately describes the weight, fineness, refiner marks and bar number appearing on the gold bars, but does not include any chemical or other tests designed to verify that the gold received does, in fact, meet the purity requirements. Accordingly, such inspection procedures may not prevent the deposit of gold that fails to meet these purity standards. The Custodian will not be responsible or liable to the Trust or to any investor in the event any gold otherwise properly inspected by it does not meet the purity requirements.

- The AMC does not insure its gold (Underlying gold of the scheme). The Custodian maintains insurance on such terms and conditions as it considers appropriate in connection with its custodial obligations under the Custodian Agreement and is responsible for all costs, fees and expenses arising from the insurance policy or policies. The AMC is not a beneficiary of any such insurance and does not have the ability to dictate the existence, nature or amount of coverage. Therefore, Shareholders cannot be assured that the Custodian maintains adequate insurance or any insurance with respect to the gold held by the Custodian on behalf of the Trust

Con. Std. Obs. 9

C. RISK MITIGATION STRATEGIES

Investments in debt and derivative securities carry various risks such as inability to sell securities, trading volumes and settlement periods, market risk, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification and hedging.

In order to mitigate the various risks, the portfolio of the Scheme will be constructed in accordance with the investment restriction specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.

The AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. Internal limits are defined and judiciously monitored. Risk indicators on various parameters are computed and are monitored on a regular basis. For risk control, the following may be noted:

Risk & Description specific to the Scheme	Risk mitigants / management strategy
Market risk Risk arising due to vulnerability to price fluctuations and volatility, having material impact on the overall returns of the scheme	Endeavour to have a well diversified portfolio of good companies with the ability to use cash/derivatives for hedging
Derivatives risk Various inherent risks arising as a consequence of investing in derivatives.	Continuous monitoring of the derivatives positions and strictly adheres to the regulations and internal norms. Exposure with respect to derivatives shall be

		in line with regulatory limits and the limits specified in the SID
	Credit risk Risk associated with repayment of investment Performance risk Risk arising due to change in factors affecting the market	Investment universe carefully selected to only include issuers with high credit quality Understand the working of the markets and respond effectively to market movements
	Concentration risk Risk arising due to over exposure in few securities	Invest across the spectrum of issuers and keeping flexibility to invest across tenor
	Liquidity risk Risk arising due to inefficient Asset Liability Management, resulting in high impact costs	Control portfolio liquidity at portfolio construction stage. Having optimum mix of cash & cash equivalents along with the debt papers in the portfolio
	Interest rate risk Price volatility due to movement in interest rates	Control the portfolio duration and periodically evaluate the portfolio structure with respect to existing interest rate scenario
	Event risk Price risk due to company or sector specific event	Understand businesses to respond effectively and speedily to events. Usage of derivatives: Hedge portfolios, if required, in case of predictable events with uncertain outcomes
	While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated. The AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. Risk indicators & internal limits are defined and judiciously monitored on a regular basis. There is a Board level Committee, the Risk Management Committee of the Board, which enables a dedicated focus on risk factors and the relevant risk mitigation measures.	
Index methodology/ Details of underlying fund in case of Fund of Funds	Valuation of Gold: The Scheme will invest in physical Gold. Since physical Gold and other permitted instruments linked to Gold are denominated in Gold tonnage, it will be valued based on the market price of Gold in the domestic market and will be marked to market on a daily basis. Con. Std. Obs. 26	

i)	**Underlying Funds Name**	The Wealth Company Gold ETF
ii)	**Total Expense Ratio**	Upto 1%
iii)	**Benchmark**	Domestic price of physical gold.
iv)	**Investment Objective**	The investment objective of the scheme is to generate returns corresponding to the Domestic Price of Gold before expenses, subject to tracking errors, fees, and expenses by investing in Physical Gold & Gold related instruments. There is no assurance or guarantee that the investment objective of the Scheme will be achieved.
v)	**Investment Strategy**	The scheme is an passive investment strategy is aimed at optimizing risk adjusted return through investments in units of The Wealth Company Gold ETF. The allocation will be based on an in-house model using the Gold prices. However, the fund manager retains the discretion to adjust the allocation based on other relevant macro factors. The scheme may invest in Money Market Instruments & Units of Mutual Fund primarily for Liquidity purposes as well as for the purpose of meeting redemptions.
vi)	**AUM, Top 10**	The underlying Schemes are not launched

		Holdings/ links to Top holding of the underlying fund	
	vii)	**Year Wise Performance**	The underlying Schemes are not launched
List of official points of acceptance:	Details to be uploaded and updated on a functional website link - **https://www.wealthcompanyamc.in/**		
Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations For Which Action May Have Been Taken or Is In The Process Of Being Taken By Any Regulatory Authority	The investor can refer the below link for any information on the above point on a real time basis - www.wealthcompanyamc.in/literature-forms/?tab=statutory-disclosures&section=sid-disclosures Con. Std. Obs. 48		
Investor services	Details of related information/procedure/investor points **Contact details for general service request and for compliant resolution:** E-Mail: investorcare@wealthcompany.in **Toll-Free:** 1800 267 3454 **Details of Investor Relation Officer** **Name:** Mr. Sachin Shah **Address and Contact Number:** Wealth Company Asset Management Holdings Private Limited, Pantomath Nucleus House, Saki Vihar Road, Andheri East, Mumbai – 400072 Contact number: 9822248671 E-Mail: investorcare@wealthcompany.in		
Portfolio Disclosure	**Portfolio Disclosures:** In terms of SEBI Regulation, Mutual Funds/ AMCs will disclose portfolio (along with ISIN) as on the last day of the month/half-year for all Schemes on its website and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. The Mutual Fund/AMCs will send to Unit holders a complete statement of the scheme portfolio, within ten days from the close of each month/half-year whose email addresses are registered with the Mutual Fund. Further, the Mutual Fund/AMC shall publish an advertisement disclosing the hosting of such half yearly scheme portfolios on its website and on the website of AMFI (www.amfiindia.com). Mutual Funds/ AMCs will also provide a physical copy of the statement of its scheme portfolio, without charging ay cost, on specific request received from a unit holder. The same is available on the AMC's website on the link: https://www.wealthcompanyamc.in/download-forms **Portfolio Turnover:** The Scheme being an open-ended Scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. The fund management team depending on its view and subject to there being an opportunity, may trade in securities, which will result in increase in portfolio turnover. There may be an increase in transaction cost such as brokerage paid, if trading is done frequently. However, the cost would be negligible as compared to the total expenses of the Scheme.		

	Frequent trading may increase the profits which will offset the increase in costs. The fund manager will endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost associated with it. However, it is difficult to estimate with reasonable measure of accuracy the likely turnover in the portfolio of the Scheme. The Scheme has no specific target relating to portfolio turnover.
Detailed comparative table of the existing schemes of AMC	Presently The Wealth Company Mutual fund does not have any other fund of fund scheme. Refer www.wealthcompanyamc.in/downloads/sid for detailed comparative table (NA).
Scheme performance	This scheme is a new scheme and does not have any performance track record.
Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report	**Half Yearly Results:** Mutual Fund/AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (https://www.wealthcompanyamc.in/) and AMFI's website. Further, the Mutual Fund/AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website and in atleast one English daily newspaper having nationwide circulation and, in a newspaper, having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. The same is available on the AMC's website on the link: https://www.wealthcompanyamc.in/ **Annual Report:** The scheme-wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than four months from the date of closure of the relevant accounting year whose email addresses are registered with the Mutual Fund. The physical copies of Scheme wise Annual report will also be made available to the unit holders, at the registered offices at all times. The scheme wise annual report will also be hosted on its website (link: https://www.wealthcompanyamc.in/download-forms) and on the website of AMFI (www.amfiindia.com). The physical copy of the abridged summary shall be provided to the investors without charging any cost, if a specific request through any mode is received from the unit holder. Further, the Mutual Fund/AMC shall publish an advertisement disclosing the hosting of scheme wise annual reports on its website (link: https://www.wealthcompanyamc.in/download-forms/) and on the website of AMFI (www.amfiindia.com). Con. Std. Obs. 38 **Periodic disclosure of Risk-o-meter of the Scheme and of the Benchmark:** As per Clause 17.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the Risk-o-meter of the Scheme shall be evaluated on a monthly basis and any change in risk-o-meter shall be communicated to the unitholders of the Scheme by way of Notice cum Addendum and by way of an e-mail or SMS. The Mutual Fund/ AMC shall disclose the Risk-o-meter along with portfolio disclosure for all schemes on its website and on AMFI website within 10 days from the close of each month. The Mutual Fund/AMC shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on its website and AMFI website. The Mutual Fund/ AMC shall publish the scheme wise changes in Risk-o-meter in scheme wise Annual Reports and Abridged summary as per the prescribed format. The product label of the Scheme shall be disclosed on the front page of initial offering application form, SID, KIM, common application form and scheme advertisements as prescribed. As per Clause 5.16.1 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the AMC is required to disclose risk-o-meter of the Scheme wherever the performance of the Scheme is disclosed; and risk-o-meter of the Scheme and benchmark wherever the performance of the

	Scheme vis-à-vis that of the benchmark is disclosed, including promotional material or the disclosures stipulated by SEBI from time to time. **Investment by the Designated Employees of AMC in the Scheme**: Pursuant to para 6.10 of SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, pertaining to 'Alignment of interest of Designated Employees of AMC's with the Unitholders of the Mutual Fund Schemes', investors are requested to note that a part of compensation of the Designated Employees of AMC, as defined by SEBI, shall be mandatorily invested in units of the schemes in which they have a role/oversight effective October 01, 2021. Further, investors are requested to note that such mandatory investment in units of the scheme shall be made on the day of payment of salary and in proportion to the AUM of the schemes in which such Designated Employee has a role/oversight. AMC shall ensure compliance with the provisions of the said circular and further, the disclosure of such investment shall be made at monthly aggregate level showing the total investment across all relevant employees in scheme on website of AMC (Link: https://www.wealthcompanyamc.in/download-forms and quarterly on Stock Exchange Further, in accordance with the said regulatory requirement, the minimum application amount and minimum redemption amount as specified for the scheme will not be applicable for investment made in scheme in compliance with the aforesaid guidelines. **Monthly Average Asset Under Management:** The Mutual Fund shall disclose the Monthly AAUM under different categories of schemes as specified by SEBI in the prescribed format on a monthly basis on its website viz. www.wealthcompanyamc.in and forward to AMFI within 7 working days from the end of the month. **Scheme Summary Document** The AMC shall provide on its website the Scheme Summary Document which is a standalone scheme document which contains all the applicable details of the Scheme in the prescribed format. The document shall be updated by the AMC on a monthly basis or on changes in any of the specified fields, whichever is earlier. The document shall be uploaded on the websites of the AMC, AMFI and Stock Exchanges in 3 data formats, namely PDF, Spreadsheet and a machine-readable format (either JSON or XML).
Scheme factsheet	Link for scheme factsheet: www.wealthcompanyamc.in/downloads/factsheets
Scheme specific disclosures	For details refer the table below:
Format for Scheme Specific Disclosures (to be put on weblink)	
Portfolio rebalancing	Subject to the SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. • **Portfolio Rebalancing** Con. Std. Obs. 22 Pursuant to Para 2.9 related to 'Timelines for Rebalancing of Portfolios of Mutual Fund Schemes' of the SEBI Master Circular, in the event where the asset allocation is falling outside the limits specified in the asset allocation table due to passive breaches (occurrence of instances not arising out of omission and commission of AMC), the Scheme will rebalance the portfolio within thirty (30) business days. However, if market conditions do not permit the Fund Manager to

	rebalance the portfolio of the Scheme within the stipulated period of thirty (30) business days, justification in writing includes details of efforts taken to rebalance the portfolio for the same shall be provided to the Investment Management Committee. The Investment Management Committee shall then decide on the course of action and if they so desire can extend the timelines up to sixty (60) business days from the date of completion of the mandated rebalancing period. Further, compliances relating to disclosures etc. shall be adhered in line with the said circular. All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular o n Mutual Funds dated June 27, 2024 shall be complied with. It may please be noted that the AMC shall adhere to all the SEBI guidelines regarding the rebalancing of the asset allocation as stipulated from time to time. • **Change in Investment Pattern due to Short Term Defensive Consideration** Pursuant to Para 1.14.1.2.b related to 'Investment Pattern' of the SEBI Master Circular, the tentative portfolio break-up mentioned above with minimum and maximum asset allocation range can be altered due to market conditions for a short-term period on defensive considerations. In this event where the asset allocation falls outside the limits specified in the asset allocation table due to defensive considerations (active breaches), the Scheme will rebalance the portfolio within thirty (30) calendar days from the date of deviation. However, justification for the same shall be provided to the Investment Management Committee in writing and Committee shall then decide on the course of action. Con. Std. Obs. 23 Con. Std. Obs. 24 For detailed disclosure, kindly refer SAI.
Disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions	This scheme is a new scheme and hence this disclosure is currently not available. For detailed disclosure, kindly refer SAI.
Investments of AMC in the Scheme	This scheme is a new scheme and hence this disclosure is currently not available. For detailed disclosure, kindly refer SAI.
Taxation	For details on taxation please refer to the clause on Taxation in the SAI
Associate Transactions	This scheme is a new scheme and hence this disclosure is currently not available. For detailed disclosure, kindly refer SAI.
Listing and transfer of units	**Listing:** Being an open-ended scheme, the Units of the Scheme will not be listed on any stock exchange, at present. The AMC may, at its sole discretion, cause the Units under the Scheme to be listed on one or more Stock Exchanges. Notification of the same will be made through Customer Service Centers of the AMC and as may be required by the respective Stock Exchanges. **Transfer & Transmission of Units** The Unit holders are given an option to hold the Units by way of an Account Statement (physical form) or in Dematerialized (demat form). **Transfer of units held in Demat mode:** Units held in Demat form are transferable (subject to lock-in period, if any and subject to lien, if any marked on the units) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018, as may be amended from time to time. Transfer can be made only in favor of transferees who are capable of holding Units and having a Demat Account. The delivery instructions for transfer of Units will have to be lodged with the DP in requisite form as may be required from time to time and transfer will be effected in accordance with such rules / regulations as may be in force governing transfer of securities in dematerialized mode. Further, for the procedure of release of lien, the investors shall contact their respective DP. Since, any addition/deletion of name(s) from a folio is deemed as transfer of Units,

	additions/deletions of names are not allowed in any folio(s) of any Scheme offered by the Mutual Fund. However, a person becoming entitled to hold the Units in consequence of the death, insolvency, or winding up of the sole holder or the survivors of joint holders, upon producing evidence and documentation to the satisfaction of the Fund and upon executing suitable indemnities in favor of the Fund and the AMC, shall be registered as a Unit holder if the transferee is otherwise eligible to hold the Units. **Transfer of units held in non-Demat [Statement of Account ('SoA')] mode:** For units held in paper / physical form, if an applicant so desires to transfer units, the same can be done post conversion of units from paper / physical form to demat form. The AMC, upon submission of documents which will be prescribed from time to time, shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unitholder. In addition, pursuant to AMFI Best Practices Guidelines Circular No.135/BP/116/2024-25 dated August 14, 2024, read with AMFI Best Practice Guidelines Circular No. 119/2024-25 dated May 08, 2025 on 'Standard Process for Transfer of Units held in Non-Demat [Statement of Account ('SoA')] mode' all investors under Resident /non- resident Individual category can transfer units through online mode via the transaction portals of the RTA and the MF Central. The facility for transfer of units held in SoA mode shall be available only through online mode via the transaction portals of the RTA and the MF Central, i.e., the transfer of units held in SoA mode shall not be allowed through physical/ paper-based mode or via the stock exchange platforms, MFU, channel partners and EOPs etc. Partial transfer of units held in a folio shall be allowed. If the request for transfer of units is lodged on the record date, the IDCW payout/ reinvestment shall be made to the transferor. In order to mitigate the risk, redemption under the transferred units shall not be allowed for 10 days from the date of transfer. This will enable the investor to revert in case the transfer is initiated fraudulently. For details on pre-requisites, payment of stamp duty on transfer of units please refer the section '**Transfer of units held in Non-Demat [Statement of Account ('SOA')] mode'** in SAI. **Processing of Transmission-cum-transaction requests:** If an investor submits either a financial or non-financial transaction request along with transmission request, then such transaction requests will be processed after the Units are transferred in the name of new unit holder and only upon subsequent submission of fresh request from the new unit holder post transmission. Under normal circumstances, the Fund will endeavor to process the transmission request within 10 business days, subject to receipt of complete documentation as applicable. Subject to the provisions of SEBI (Mutual Funds) Regulations, 1996 as amended from time to time and circulars issued thereunder, the AMC reserves the right to insist on transmission along with redemption request by the claimant at any point deemed necessary. For further details, please refer to SAI.
Dematerialization of units Con. Std. Obs. 57(b)	a. The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ('Demat') form. Con. Std. Obs. 57(a) b. Unit holders opting to hold the units in Demat form must provide their valid Demat Account details in the specified section of the application form. c. The Applicant intending to hold the units in Demat form are required to have a valid and active beneficiary account with a Depository Participant (DP) registered with NSDL/ CDSL, KYC compliant (as per DP records) and will be required to indicate in the application the DP's name, DP ID Number and the Beneficiary Account Number of the applicant held with the DP at the time of purchasing Units. Unitholders are requested to note that request for conversion of units held in Account Statement (non-demat) form into Demat (electronic) form or vice versa should be submitted to their Depository Participants. d. In case, Unit holders do not provide their demat account details or the demat details provided in the application form are incomplete/ incorrect or do not match with the details with the Depository records, the Units will be allotted in account statement mode provided the

	application is otherwise complete in all respect and accordingly, an account statement shall be sent to them. e. Further, investors also have an option to convert their physical holdings into the dematerialized mode at a later date. f. Each Option under each Plan under the Scheme held in the dematerialized form shall be identified on the basis of an International Securities Identification Number (ISIN) allotted by National Securities Depositories Limited (NSDL) and Central Depository Services Limited (CDSL). The ISIN No. details of the respective option under the respective Plan can be obtained from your Depository Participant (DP) or you can access the website link www.nsdl.co.in or www.cdslindia.com.The holding of units in the dematerialized mode would be subject to the guidelines/ procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time. g. Conversion of Units from Physical mode to Dematerialized mode: If the Unit holder desires to convert the Units in a dematerialized form at a later date, the unitholder will be required to have a beneficiary account with a DP of the NSDL/CDSL and will have to submit the account statement along with a request form viz. Conversion Request Form (CRF)/ Demat Request Form (DRF) to the DP asking for the conversion of units into demat form. It may be noted that it is necessary to mention ISIN No. of the respective Option under the respective Plan on the CRF/ DRF. Re-materialization process: Re-materialization of Units will be in accordance with the provisions of SEBI (Depositories & Participants) Regulations, 1996 as may be amended from time to time.
Minimum Target Amount (This is the minimum amount Required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	Rs. 10,00,00,000/- (Indian rupees ten crores)
Maximum Amount to be raised (if any)	There is no upper limit on the total amount to be collected in the New Fund Offer.
Dividend Policy (IDCW)	The Trustee will endeavor to declare the IDCW as per the specified frequencies, subject to availability of distributable surplus calculated in accordance with the SEBI (Mutual Funds) Regulations, 1996 ('SEBI (MF) Regulations'). The actual declaration of pay-out under IDCW and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unit holders as to the rate of pay-out under IDCW nor the payout will be paid regularly. When units are sold, and sale price (NAV) is higher than the face value of the unit, a portion of the sale price that represents realized gains is credited to an Equalization Reserve Account which can be used to IDCW payout. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains. The quantum of IDCW and the record date may be fixed by the Trustee in their meeting. IDCW so decided shall be paid subject to availability of distributable surplus. Record date is the date that will be considered for the purpose of determining the eligibility of investors whose name appears on the register of unitholders. The AMC shall issue a notice to the public communicating the decision of IDCW declaration including the record date, within one calendar day of the decision of the Trustee, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated. The record date shall be two working days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier.

	The investors should note that the Fund does not assure or guarantee declaration of IDCW under the Income Distribution cum Capital Withdrawal Option. The actual declaration of IDCW, frequency and the rate of IDCW will inter alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the unitholders as to the rate of IDCW nor that the IDCW will be paid regularly. Post declaration of IDCW, the NAV of the Units under the Income Distribution cum Capital Withdrawal Option will stand reduced by the amount of IDCW declared and applicable statutory levy. Even though the asset portfolio will be common at the scheme level, the NAVs of the growth option and Income Distribution cum Capital Withdrawal Option in each respective Plan under the Scheme will be distinctly different after declaration of the first IDCW to the extent of distributed income, applicable tax and statutory levy, if any, and expenses relating to the distribution of the IDCW. Please note that it is mandatory for the unitholders to provide the bank account details as per SEBI guidelines. The warrants/cheque/demand draft issued under IDCW option shall be dispatched to the Unit Holders within 7 working days. from the record date. In the event of failure to dispatch the warrants/cheque/ demand draft within the stipulated 7 working days period, the AMC shall be liable to pay interest @ 15 percent per annum for the delayed period, to the Unit holders. The proceeds under IDCW option will be paid by way of ECS/EFT/NEFT/RTGS/Direct credits/any other electronic manner if sufficient banking details are available with the Mutual Fund for the Unitholder. In case of specific request for payouts by warrants/cheques/demand drafts or unavailability of sufficient details with the Mutual Fund, the payout under IDCW option will be paid by warrant/cheques/demand drafts and payments will be made in favour of the Unit holder (registered holder of the Units or, if there are more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund. In case of Units under the Income Distribution cum Capital Withdrawal Option held in dematerialized mode, the IDCW pay-out will be credited to the bank account of the investor, as per the bank account details recorded with the DP. Pursuant to Para 14.2 of the SEBI Master Circular, in the event of failure to dispatch - a. Redemption or repurchase proceeds within three working days from the date of receipt of such requests and/ or b. Dividend within the stipulated seven working days period. Interest for the period of delay in transfer of redemption or repurchase or IDCW shall be payable to unitholders at the rate of 15% per annum along with the proceeds of redemption or repurchase or IDCW, as the case may be. However, under exceptional circumstances where the schemes would be unable to transfer the redemption / repurchase / IDCW proceeds to investors within the time as stipulated above, the redemption/ repurchase / IDCW proceeds shall be transferred to unitholders within such time frame, prescribed by AMFI, in consultation with SEBI. For further details in this regard, please refer the Statement of Additional Information (SAI). However, the AMC shall not be liable to pay any interest or compensation in case of any delay in processing the redemption application beyond 3 Business Days (in case of IDCW beyond 7 working days), in case of any deficiency in the redemption application or if the AMC/RTA is required to obtain from the Investor/Unit holders any additional details for verification of identity or bank details or such additional information under applicable regulations or as may be requested by a Regulatory Agency or any government authority, which may result in delay in processing the application.
Allotment (Detailed procedure)	Subject to the receipt of the minimum subscription amount, allotment would be made to all the valid applications of the Unitholders received during the New Fund Offer (NFO) period. Full allotment will be made to all valid applications received during the New Fund Offer Period, subject to realization of funds. Allotment of Units shall be completed not later than 5 business days after the close of the New Fund Offer Period. Face value of units if Rs.10. On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of e-mail and/or SMS within 5 business days from the date of closure of NFO period will be sent to the Unitholders/ investors registered email address and/or mobile number. An applicant in a scheme whose application has been accepted shall have the option either to receive the statement of accounts or to hold the units in dematerialized form and the asset management company shall issue to such applicant, a statement of accounts specifying the number of units allotted to the applicant or issue units in the dematerialized form

	as soon as possible but not later than five working days from the date of closure of the initial subscription list or from the date of receipt of the application. In cases where the email does not reach the Unitholder/investor, the Fund/its Registrar & Transfer Agents will not be responsible, but the Unitholder/investor can request for fresh statement/ confirmation. The Unitholder/ investor shall from time to time intimate the Fund/its Registrar & Transfer Agents about any changes in his e-mail address. The Trustee reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of Units of the Scheme. Applicants under both the Direct and Regular Plan(s) offered under the Scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized form. Where investors/Unitholders have provided an email address, an account statement reflecting the units allotted to the Unitholder shall be sent by email on their registered email address. However, in case of Unit Holders holding units in the dematerialized mode, the Fund will not send the account statement to the Unit Holders. The statement provided by the Depository Participant will be equivalent to the account statement. All Units will rank pari passu, among Units within the same Option in the Scheme concerned as to assets, earnings and the receipt of IDCW distributions, if any, as may be declared by the Trustee. **Units in dematerialised form:** Unit holders will have an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in Demat form must provide their Demat Account details in the specified section of the application form. The Applicant intending to hold the units in Demat form are required to have a beneficiary account with a Depository Participant (DP) registered with NSDL / CDSL and will be required to indicate in the application the DP's name, DP ID Number and the Beneficiary Account Number of the applicant held with the DP at the time of purchasing Units. Unitholders are requested to note that request for conversion of units held in Account Statement (non-demat) form into Demat (electronic) form or vice versa should be submitted to their Depository Participants. In case Unit holders do not provide their demat account details or the demat details provided in the application form are incomplete / incorrect or do not match with the details with the Depository records, the Units will be allotted in account statement mode provided the application is otherwise complete in all respect and accordingly an account statement shall be sent to them. **Post NFO allotment:** All Applicants whose cheques/payments towards purchase of Units have been realised will receive a full and firm allotment of Units, provided that the applications are complete in all respects and are found to be in order. Pursuant to Clause 8.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024, in respect of purchase of units of the Scheme, including switch-in and systematic transactions (Systematic Investment Plans (SIPs) and Systematic Transfer Plans (STPs)), the closing NAV of the day is applicable on which the funds are available for utilization irrespective of the size and time of receipt of such application with effect from February 01, 2021. For further details, refer provisions specified under "Cut off timing for subscriptions/redemptions/switches" in this SID. Any redemption or switch out transaction in the interim is liable to be rejected at the sole discretion of the AMC. Subject to the SEBI Regulations, the AMC / Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in their sole discretion. The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by him/her/it for purchase of Units. No unit certificates will be issued.
Refund	The AMC will refund the application money to applicants whose applications are found to be incomplete, invalid or have been rejected for any other reason whatsoever. The Refund proceeds will be paid by way of NEFT/RTGS/ Direct credits/IMPS/any other electronic manner if sufficient banking details are available with the Mutual Fund for the Unitholder or else through dispatch of Refund instruments within 5 business days of the closure of NFO period. In absence of the required banking details to process the refund through electronic manner, the refund instruments will be dispatched within 5 business days of the closure of NFO period. If there are delays in ascertainment of credits, the refunds are made within 5 business day from the date of ascertaining the credit to the scheme/AMC account or matching of transaction whichever is

	later.
Who can Invest (This is an indicative list, and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile)	This is an indicative list, and prospective investors are advised to satisfy themselves that they are not prohibited by any law governing them and any Indian law from investing in the Scheme and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate/other authorizations and relevant statutory provisions. 1. Indian Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis 2. Hindu Undivided Family (HUF) through Karta 3. Minor through parent/legal guardian 4. Partnership Firms including limited liability partnership firms 5. Proprietorship in the name of the sole proprietor 6. Companies, Bodies Corporate, Public Sector Undertakings (PSUs.), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860 7. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions 8. Mutual Funds registered with SEBI 9. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as "Public Securities" as required) and Private trusts authorized to invest in mutual fund schemes under their trust deeds 10. Non-Resident Indians (NRIs)/Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis 11. Army, Air Force, Navy and other paramilitary units and bodies created by such institutions 12. Scientific and Industrial Research Organizations 13. Multilateral Funding Agencies/Bodies Corporate incorporated outside India with the permission of Government of India/RBI 14. Provident/ Pension/ Gratuity Fund to the extent they are permitted 15. Other schemes of The Wealth Company mutual fund or any other mutual fund subject to the conditions and limits prescribed by SEBI Regulations 16. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme 17. NPS Trust 18. Non-Profit Organization (NPO) / Non-Government Organization (NGO) / FCRA 19. Such other person/entity/institution as be decided by the AMC from time to time. 20. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, PAN details as mentioned under the paragraph "Anti Money Laundering and Know Your Customer", updated bank account details including cancelled original cheque leaf of the new account and his specimen Signature duly authenticated by his banker. No further transactions shall be allowed till the status of the minor is changed to major. Pursuant to clause 17.6 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 investors are required to note that the minor shall be the sole unit holder in a folio. Joint holders will not be registered. **Note:** Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad / FPIs have been granted a general permission by Reserve Bank of India under Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2017 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. It is expressly understood that at the time of investment, the investor/unitholder has the express authority to invest in units of the Scheme and AMC / Trustee / Mutual Fund will not be responsible if such investment is ultravires the relevant constitution. Subject to the Regulations, the Trustee may reject any application received in case the application is found invalid/ incomplete or for any other reason in the Trustee's sole discretion. Dishonoured cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected.

	For subscription in the Scheme, it is mandatory for investors to make certain disclosures like bank details etc. and provide certain documents like PAN copy etc. (for details please refer SAI) without which the application is liable to be rejected. Pursuant to Clause 17.6 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the following process shall be applicable for investments made in the name of a minor through a guardian: a. Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities. b. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. This in regard, the investors are required to submit the 'Minor attaining majority – request form to change status' available on the AMC's website https://www.wealthcompanyamc.in. Upon the minor attaining the status of major, no further transactions shall be allowed till the status of the minor is changed to major. c. Any instructions registered for Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) shall be suspended when the minor attains majority, till the status is changed to major. Subject to the SEBI (MF) Regulations, any application for units of this Scheme may be accepted or rejected in the sole and absolute discretion of the Trustee/AMC. The Trustee/AMC may inter-alia reject any application for the purchase of units if the application is invalid or incomplete or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its unitholders to accept such an application. For further details, please refer SAI.
Who cannot invest	It should be noted that the following persons cannot invest in the Scheme: 1. Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA Act) except where registered with SEBI as a FPI or otherwise explicitly permitted under FEMA Act/ by RBI/ by any other applicable authority, or as stated in the exception in point no. 5 here under. 2. Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds. 3. NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time. 4. As per 12.26.11 of SEBI Master Circular dated June 27, 2024, AMC shall not onboard Foreign Portfolio Investors (FPIs) in schemes investing in ETCDs until FPIs are permitted to participate in ETCDs. Hence FPIs shall not be allowed to invest in this scheme. **Note:** "Neither this Scheme Information Document nor the units have been registered in any jurisdiction including the United States of America. The distribution of this Scheme Information Document in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this Scheme Information Document are required to inform themselves about, and to observe any such restrictions. No persons receiving a copy of this Scheme Information Document or any accompanying application form in such jurisdiction may treat this Scheme Information Document or such application form as constituting an invitation to them to subscribe for units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance with any registration or other legal requirements. Accordingly, this Scheme Information Document does not constitute an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not lawful or in which the person making such offer or solicitation is not qualified to do so or to anyone to whom it is unlawful to make such offer or solicitation. It is the responsibility of any persons in possession of this Scheme Information Document and any persons wishing to apply for units pursuant to this Scheme

	Information Document to inform themselves of and to observe, all applicable laws and Regulations of such relevant jurisdiction". The investor shall be responsible for complying with all applicable laws for such investments. The AMC/ Trustee reserves the right to put the application form/transaction request on hold/reject the subscription/ transaction request and redeem the units, if already allotted, as the case may be, as and when identified by the AMC that the same is not in compliance with the applicable laws, the terms and conditions stipulated by the AMC/Trustee from time to time and/or the documents/undertakings provided by such investors are not satisfactory. Such redemption will be processed at the applicable Net Asset Value and subject to applicable taxes and exit load, if any. The Mutual Fund reserves the right to include/exclude new/existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any. The Mutual Fund/Trustee/ AMC may redeem Units of any Unitholder in the event it is found that the Unitholder has submitted information either in the application or otherwise that is false, misleading or incomplete or Units are held by any person in breach of the SEBI Regulations, any law or requirements of any governmental, statutory authority.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not applicable
Restrictions, if any, on the right to freely retain or dispose of units being offere	The Units of the Schemes held in demat and non-demat mode may be transferable in line with applicable statutory requirements. In view of the same, additions/deletions of names will not be allowed under any folio of the scheme. However, the said provisions will not be applicable in case a person (i.e. a transferee) becomes a holder of the units by operation of law or upon enforcement of pledge, then the AMC shall, subject to production of satisfactory evidence and submission of such documents, proceed to effect the transfer, if the intended transferee is otherwise eligible to hold the units of the scheme. The said provisions in respect of deletion of names will not be applicable in case of death of a unit holder (in respect of joint holdings) as this is treated as transmission of units and not transfer. **RIGHT TO RESTRICT REDEMPTION AND/OR SUSPEND REDEMPTION OF THE UNITS:** The Fund at its sole discretion reserves the right to restrict Redemption (including switch out) of the Units (including Plan/Option) of the Scheme of the Fund upon occurrence of the below mentioned events for a period not exceeding ten (10) working days in any ninety (90) days period subject to approval of the Board of Directors of the AMC and the Trustee. The restriction on Redemption (including switch-out) shall be applicable where the Redemption (including switch-out) request is for a value above Rs.2,00,000/- (Rupees Two Lakhs). Further, no restriction shall be applicable to the Redemption/switch-out request upto Rs. 2,00,000/- (Rupees Two Lakhs). It is further clarified that, in case of redemption request beyond Rs. 2,00,000/- (Rupees Two Lakhs), no restriction shall be applicable on first Rs. 2,00,000/- (Rupees Two Lakhs). The Trustee/AMC reserves the right to restrict Redemption or suspend Redemption of the Units in the Scheme of the Fund on account of circumstances leading to a systemic crisis or event(s) that severely constrict market liquidity or the efficient functioning of the markets. A list of circumstances under which the restriction on Redemption or suspension of Redemption of the Units in the Scheme of the Fund may be imposed are as follows: 1. Liquidity issues-when market at large becomes illiquid affecting almost all securities rather than any issuer specific security; or 2. Market failures/Exchange closures; or

	3. Operational issues; or 4. If so directed by SEBI. It is clarified that since the occurrence of the above mentioned eventualities have the ability to impact the overall market and liquidity situation, the same may result in exceptionally large number of Redemption requests being made and in such a situation the indicative timelines (i.e. within 1-4 Business Days) mentioned by the Fund in the scheme offering documents, for processing of requests for Redemption may not be applicable. Any restriction on Redemption or suspension of Redemption of the Units in the Scheme of the Mutual Fund shall be made applicable only after specific approval of the Board of Directors of the AMC and Trustee Company and thereafter, immediately informing the same to SEBI. The AMC/Trustee reserves the right to change/modify the provisions of right to restrict Redemption and/ or suspend Redemption of the Units in the Scheme of the Fund. Right to Limit Fresh Subscription The Trustees reserves the right at its sole discretion to withdraw / suspend the allotment / Subscription of Units in the Scheme temporarily or indefinitely, at the time of NFO or otherwise, if it is viewed that increasing the size of such Scheme may prove detrimental to the Unit holders of such Scheme. An order to Purchase the Units is not binding on and may be rejected by the Trustees or the AMC unless it has been confirmed in writing by the AMC and/or payment has been received. Such restrictions can be placed by the Trustees or the AMC for any other exceptional circumstances which may be deemed fit for the purpose of national/investor safety, calamities beyond imagination, subject to SEBI (MF) Regulations / guidelines issued from time to time.
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	Cut off timing for subscriptions/ redemptions/ switches: 3.00 p.m. Where a request for purchase / redemption / switch is received after the cut-off time as mentioned above, the request will be deemed to have been received on the next Business Day. The below cut-off timings and applicability of NAV shall be applicable in respect of valid applications received at the Official Point(s) of Acceptance on a Business Day. **Applicable NAV for Purchase/Subscription of units:** • In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e., 3.00 p.m. without availing any credit facility, whether intra-day or otherwise - the closing NAV of the day shall be applicable. • In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are available for utilization on the same day or before the cut-off time of the next business day without availing any credit facility, whether intra-day or otherwise - the closing NAV of the next Business Day shall be applicable. • Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether intra-day or otherwise – the closing NAV of the Business Day on which the funds are available for utilization, shall be applicable. For allotment of units in respect of purchase application it shall be ensured that: (i) Application is received before the applicable cut-off time. (ii) Funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the schemes before the cut-off time. (iii) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the schemes. **Applicable NAV for Switch-ins:** In case of switch from one scheme to another scheme received, applicable NAV for switch-out transaction shall be based on the time of receipt of application as per the cut-off time as applicable to the concerned switch-out scheme. The applicable NAV for switch-in transaction shall be based on the time of availability of funds for utilization by the switch-in scheme as per applicable cut-off time of the switch-in scheme. Funds allocation from switch-out scheme to switch-in scheme shall be in line with the timelines for redemption payout. For allotment of units in respect of switch-in request it shall be ensured that:

	(i) Application for switch-in is received before the applicable cut-off time. (ii) Funds for the entire amount of subscription / purchase as per the switch-in request are credited to the bank account of the respective switch-in schemes before the cut-off time. (iii) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the switch-in scheme. Further, it may be noted that: a) Where funds are transferred / received first and application is submitted thereafter, date and time of receipt of the application shall be considered for NAV applicability. b) In case of systematic transactions, NAV will be applied basis realization of funds in the scheme account. This shall be applicable for all Systematic transactions (Systematic Investment Plans as well as for Systematic Transfer Plans) irrespective of amount and registration date of the systematic transactions. **Applicable NAV for redemptions including switch-outs:** In respect of valid applications received upto 3.00 pm on a business day by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after the cut off time by the Mutual Fund: the closing NAV of the next business day. **Note:** The Fund shall calculate NAV for each business day in respect of the Scheme. Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions of the Cut-off time, purchase / redemption price, minimum amounts for Purchase /Redemption and the Applicable NAV as applicable to Purchase and Redemption, as mentioned in above paragraph, shall be applied respectively to the 'switch-in' and 'switch-out' applications. Repurchase / Redemptions including Switch-outs for Segregated Portfolio is not allowed. However, the unit of Segregated Portfolio will be listed on the recognized Stock Exchange.
Minimum balance to be maintained and consequences of non-maintenance	There is no minimum balance requirement. Con. Std. Obs. 36
Accounts Statements Con. Std. Obs. 60	**FOR INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT:** **Account Statements:** AMC shall send allotment confirmation specifying the number of units allotted to the investor by way of email and/ or SMS to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of receipt of application. Thereafter, a Consolidated Account Statement (CAS) shall also be sent to the unit holder, in whose folio transactions viz. subscriptions, redemptions, switches, IDCW pay-out, etc. have taken place during that month, on or before 12th of the succeeding month by e-mail/on or before 15th day of the succeeding month by physical mode where valid email is not registered. CAS shall contain details relating to all the transactions** carried out by the investor, across all schemes of all mutual funds, during the month and holding at the end of the month. **The word 'transaction' shall include purchase, redemption, switch, IDCW pay- out, IDCW reinvestment, and Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions. In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unit holder may request for a physical account statement by writing/calling the AMC/ISC/R&T. **Half Yearly Consolidated Account Statements:** A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 21st day of succeeding

	month by physical (18th day by email), to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e- mail address is available, unless a specific request is made to receive in physical. Investors should note that, no separate account statements will be issued to investors opted to hold units in electronic (demat) mode since the statement of account furnished by depository participants will contain the details of transactions. The half-yearly CAS shall also provide the details of actual commission paid and such other disclosures in line with Para 14.4.3. related to 'disclosures in the Consolidated Account Statement' of the SEBI Master Circular. Further, the Disclosure on the Half Yearly Consolidated Account Statement is also mentioned in the SAI. **FOR INVESTORS WHO OPT TO HOLD UNITS IN DEMAT MODE:** The Unitholders are given an Option to subscribe to/hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unitholders opting to hold the units in electronic (demat) form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant held with the DP at the time of subscribing to the units. Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the beneficiary account held with the DP. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository records. In case the unit holders do not provide their Demat Account details or provide incomplete details or the details do not match with the records as per Depository(ies), units shall be allotted in physical (non-demat) form, subject to it being complete in all other aspects. Unitholders who have opted to hold and thereby allotted units in electronic (demat) form will receive payment of redemption / IDCW proceeds into bank account linked to their Demat account. However, Special Products/ Facilities such as Systematic Transfer Plan, Systematic Withdrawal Plan, Switching etc. offered by Wealth Company AMC/Mutual Fund under the scheme shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode. Further, the Investors also have an option to subscribe to / hold units in demat form through fresh investment applications for SIP. Under SIP option, units will be allotted based on the applicable NAV as per provisions of this SID and will be credited to demat account of the investors upon realisation of funds. The allotment of units in demat form shall be subject in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. In case, the Unitholder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in physical (non-demat) mode into demat form or vice-versa should be submitted along with a Demat/Remat Request Form to their Depository Participant(s). Investors should ensure that the combination of names in the account statement is the same as that in the demat account. **Communication through Email:** For those unit holders who have provided an email address, the AMC will send the communication by email. Unitholders who receive email statements may download the documents after receiving e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third-party interception of the documents and contents of the documents becoming known to third parties.
Dividend/ IDCW	Please note that it is mandatory for the unitholders to provide the bank account details as per SEBI guidelines. The warrants/cheque/demand draft issued under IDCW option shall be dispatched to the Unit Holders within 7 working days. from the record date. In the event of failure to dispatch the warrants/cheque/ demand draft within the stipulated 7 working days period, the AMC shall be

	liable to pay interest @ 15 percent per annum for the delayed period, to the Unit holders. The proceeds under IDCW option will be paid by way of ECS/EFT/NEFT/RTGS/Direct credits/any other electronic manner if sufficient banking details are available with the Mutual Fund for the Unitholder. In case of specific request for payouts by warrants/cheques/demand drafts or unavailability of sufficient details with the Mutual Fund, the payout under IDCW option will be paid by warrant/cheques/demand drafts and payments will be made in favour of the Unit holder (registered holder of the Units or, if there are more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund. In case of Units under the Income Distribution cum Capital Withdrawal Option held in dematerialized mode, the IDCW pay-out will be credited to the bank account of the investor, as per the bank account details recorded with the DP. Pursuant to Para 14.2 of the SEBI Master Circular, in the event of failure to dispatch - c. Redemption or repurchase proceeds within three working days from the date of receipt of such requests and/ or d. Dividend within the stipulated seven working days period. Interest for the period of delay in transfer of redemption or repurchase or IDCW shall be payable to unitholders at the rate of 15% per annum along with the proceeds of redemption or repurchase or IDCW, as the case may be. However, under exceptional circumstances where the schemes would be unable to transfer the redemption / repurchase / IDCW proceeds to investors within the time as stipulated above, the redemption/ repurchase / IDCW proceeds shall be transferred to unitholders within such time frame, prescribed by AMFI, in consultation with SEBI. For further details in this regard, please refer the Statement of Additional Information (SAI). However, the AMC shall not be liable to pay any interest or compensation in case of any delay in processing the redemption application beyond 3 Business Days (in case of IDCW beyond 7 working days), in case of any deficiency in the redemption application or if the AMC/RTA is required to obtain from the Investor/Unit holders any additional details for verification of identity or bank details or such additional information under applicable regulations or as may be requested by a Regulatory Agency or any government authority, which may result in delay in processing the application.
Redemption	The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase. All redemption requests received prior to the cut-off time (i.e., 3.00 p.m.) on any Business Day at the Official Points of Acceptance of Transactions will be considered accepted on that Business Day, subject to the redemption requests being complete in all respects and will be priced on the basis of Redemption Price for that day. Requests received after the cut-off time (i.e., 3:00 p.m.) will be treated as though they were accepted on the next Business Day. Further, as per AMFI circular no. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, in case of exceptional situations the AMC might follow the additional timelines for making redemption payments. For further information, please refer to the SAI.
Bank Mandate Con. Std. Obs. 61	In order to protect the interest of Unit holders from fraudulent encashment of redemption / IDCW cheques, SEBI has made it mandatory for investors to provide their bank details viz. name of bank, branch, address, account type and number, etc. to the Mutual Fund. Payment will be made only in the Bank. Applications without complete bank details shall be rejected. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques / warrants and / or any delay / loss in transit. Also, please refer to point on 'Registration of Multiple Bank Accounts in respect of an Investor Folio' given elsewhere in this document and the SAI. Further, please refer to "Bank Account details mandatory for all investors" in the SAI. Any one of the following documents: 1.1. Cancelled original cheque leaf (where first Unit holder name and bank account number printed on the face of the cheque). Unit holders should without fail cancel the cheque and write 'Cancelled' on the face of it to prevent any possible misuse; 1.2. Self attested copy of the bank passbook or a statement of bank account with current entries not older than 3 months having the name and address of the first Unit holder and account number; 1.3. Letter from the bank on its letterhead certifying that the Unit holder maintains an account with the bank, the bank account information like bank account number, bank branch, account type,

	the MICR code of the branch & IFSC Code (where available) and specimen signature of the Unit holder. And Self attested copy of any one of the documents admissible as Proof of Identity (PoI) as may be prescribed by SEBI from time to time. Note: The above documents shall be submitted in Original. If copies are furnished, the same must be submitted at the Investor Service Centres of AMC (ISCs) where they will be verified with the original documents to the satisfaction of the Fund. The original documents will be returned across the counter to the Unit holder after due verification. In case the original of any document is not produced for verification, then the copies should be attested by the bank manager with his / her full signature, name, employee code, bank seal and contact number. In case of folios held on behalf of minors, when a minor attains the age of majority, the documents pertaining to the major investor's bank details registration must be submitted to the Fund. In case of those unit holders, who hold units in demat form, the bank mandate available with the respective DP will be treated as the valid bank mandate for the purpose of pay-in at the time of subscription or purchase/ pay-out at the time of maturity or at the time of any corporate action. In view of the above, Multiple Bank Mandate registration facilities with the AMC will not be applicable to Demat account holders For more details, kindly refer to SAI.
Delay in payment of redemption /repurchase proceeds	The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024, by SEBI for the period of such delay. **Delay in payment of redemption / repurchase proceeds**: As per Para 14.1.1 of the Master Circular, or as amended from time to time, the AMC shall transfer the redemption / repurchase proceeds within 3 working Days*, from the date of acceptance of redemption request at any of the Investor Service Centers. In the event of failure to dispatch the redemption proceeds within the above time, the Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @15% per annum). SEBI has further advised the mutual funds that in the event of payment of interest to the Unit holders, such Unit holders should be informed about the rate and the amount of interest paid to them. * As per AMFI circular no. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, in case of exceptional situations the AMC might follow the additional timelines for making redemption payments. For further information, please refer to the SAI. If the Unit holder fails to provide the Bank mandate, the request for redemption would be considered as not valid and the Fund retains the right to reject/withhold the redemption until a proper bank mandate is furnished by the Unitholder and the provision with respect of penal interest in such cases will not be applicable/ entertained. The mode of payment may be direct credit/ECS/cheque, or any other mode as may be decided by AMC in the interest of investors. If the investor(s)/unitholder(s) submit(s) redemption request accompanied with request for change of Bank mandate or submits a redemption request within 7 days from the date submission of a request for change of Bank mandate details, the Asset Management Company will process the redemption but the release of redemption proceeds shall be deferred on account of additional verification, but will be within the regulatory limits as specified by Securities and Exchange Board of India time to time.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount Con. Std. Obs. 52	In accordance with clause 14.3 of SEBI Master Circular, the unclaimed Redemption amount and IDCW amount that are currently allowed to be deployed by the Mutual Fund only in call money market or money market Instruments, shall also be allowed to be invested in a separate plan of only Overnight scheme / Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts. Provided that such schemes where the unclaimed redemption and dividend amounts are deployed shall be only those Overnight scheme/ Liquid scheme / Money Market Mutual Fund schemes which are placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix. AMCs shall not be permitted to charge any exit load in this plan and TER (Total Expense Ratio)

	of such plan shall be capped as per the TER of direct plan of such scheme or at 50 bps, whichever is lower. Further, for the Unclaimed redemption and dividend amounts deployed by Mutual Funds in Call Money Market or Money Market instruments, the investment management and advisory fee charged by the AMC for managing unclaimed amounts shall not exceed 50 basis points. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. The investors can visit the website of the AMC to check the unclaimed amount in their folios.
Disclosure w.r.t investment by minors Con. Std. Obs. 37	In addition to the details mentioned in the SAI, the following procedures shall apply to the investments made on behalf of Minors:- a. The minor shall be the sole Unitholder in a folio. Joint holders will not be registered. b. The minor Unitholder should be represented either by a natural parent (i.e. father or mother) or by a legal guardian i.e., a court appointed guardian. c. Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the guardian only. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. d. Copies of birth certificate/passport evidencing the date of birth of the minor, relationship proof of the natural parent/ Court Order appointing the legal guardian (as the case may be) should be mandatorily provided while placing a request for subscription on behalf of a minor investor. Upon attainment of majority by the minor, the folio/s should be regularised forthwith. The AMC may specify such procedures for regularisation of the Folio/s, as may be deemed appropriate from time to time. Post attainment of majority by the minor Unitholder, the Mutual Fund/ AMC will not be obliged to accept any instruction or transaction application made under the signature of the representing guardian of the Folio/s. The folio/s will be frozen for operation by the representing guardian on the day the minor Unitholder attains the age of majority and no transactions will be permitted till the documents for changing the status are received by the AMC / Mutual Fund. e. The AMC/ Mutual Fund will register standing instructions like SIP/ STP/SWP etc. for a folio held by a minor Unitholder (either for existing folio or new folio) from the parent/ legal guardian only till the date when the minor Unitholder attains the age of majority, even though such instructions may be for a period beyond that date. **Change of Status from Minor to Major:** All financial transactions/standing instructions/ systematic and non-systematic transactions etc. will be suspended i.e. the folio(s) will be frozen for operation by the parent/ legal guardian from the date the minor Unitholder attains the age of majority as per the records maintained by the AMC. Prior to the minor Unitholder attaining the age of majority, the AMC/ Mutual Fund will send a notice to the minor Unitholder at the registered correspondence address advising such minor Unitholder to submit, on attaining the age of majority, an application form along with prescribed documents to change the status of the folio/s from 'minor' to 'major'. Till the receipt of such intimation/information from the minor turned major Unitholder, the existing contract as signed by the parent/ legal guardian of the minor Unitholder will continue.

Principles of incentive structure for market makers (for ETFs)	Not applicable
New Fund Offer Period This is the period during which a new scheme sells its units to the investors.	NFO opens on: NFO closes on: Minimum duration to be 3 working days and will not be kept open for more than 15 days. Any modification to the New Fund Offer Period (not exceeding the NFO period limit of 15 days) shall be announced by way of an Addendum uploaded on website of the AMC. Con. Std. Obs. 34
Due Diligence by the Asset Management Company Con. Std. Obs. 55	It is confirmed that: (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time. (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with. (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme. (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date. (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct. (vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations. (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines thereunder shall be applicable. (viii)The Trustees have ensured that The Wealth Company Gold ETF FoF approved by them is a new product offered by The Wealth Company Mutual Fund and is not a minor modification of any existing scheme/fund/product.
Investment Strategy Con. Std. Obs. 27 Con. Std. Obs. 28	Subject to the Regulations and other prevailing laws as applicable, the scheme is a passive investment strategy is aimed at optimizing risk adjusted return through investments in units of The Wealth Company Gold ETF. The allocation will be based on an in-house model using the Gold prices. However, the fund manager retains the discretion to adjust the allocation based on other relevant macro factors. The scheme may invest in Money Market Instruments & Units of Mutual Fund primarily for Liquidity purposes as well as for the purpose of meeting redemptions.
Investments of AMC in the Scheme: Con. Std. Obs. 58	AMC shall invest in the scheme based on the risk associated with the scheme as specified in para 6.9 of SEBI Master Circular for Mutual Funds dated June 27, 2024 read with AMFI Best Practice Guidelines Circular 135/BP/100/2022-23 dated April 26, 2022 and any other circulars issued there under, from time to time. During the NFO period, AMC's investment shall be made during the allotment of units and shall

	be calculated as a percentage of the final allotment value excluding AMC's investment pursuant to this circular. In line with SEBI Regulations and circulars issued by SEBI from time to time, the AMC may invest its own funds in the scheme(s). Further, AMC shall not charge any fees on its investment in the Scheme (s), unless allowed to do so under SEBI Regulations in the future. Further, the details of investment of AMC in the scheme can been viewed on the weblink: https://www.wealthcompanyamc.in/download-forms
What are the investment restrictions?	As per the Trust Deed read with the Regulations, the following investment restrictions apply in respect of the Scheme at the time of making investments. However, all investments by the Scheme will be made in accordance with the investment objective, investment strategy and investment pattern described previously. Further, the Trustee Company/AMC may alter the above restrictions from time to time, and also to the extent the Regulations change and as permitted by RBI, so as to permit the Scheme to make its investments in the full spectrum of permitted investments in order to achieve its investment objectives. 1. The Mutual Fund under all its schemes shall not own more than 10% of any company's paid-up capital carrying voting rights. Further, Sponsor, associate or group companies of Sponsor including Asset Management Company, through schemes of the Mutual Fund or otherwise, individually or collectively, directly or indirectly, shall not own 10% or more of the shareholding or voting rights in the asset management company. 2. As per the current regulations, a mutual fund scheme shall not invest more than 10% of its NAV in debt and money market securities issued by a single issuer which are rated AAA. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of directors of the asset management company. 3. Similarly, for an issuer with debt and money market securities rated AA, the single issuer exposure limit shall be 8% of the NAV (extendable up to 10% of the NAV with prior approval of the Board of Trustees and the Board of directors of the asset management company). Similarly, for an issuer with debt and money market securities rated A and below, the single issuer exposure limit shall be 6% of the NAV (extendable up to 8% of the NAV with prior approval of the Board of Trustees and the Board of directors of the asset management company). 4. The Scheme may invest in other schemes of the Mutual Fund or any other mutual fund without charging any fees, provided the aggregate inter-scheme investment made by all the schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund. Provided that this clause shall not apply to any fund of funds scheme. 5. The Scheme shall not make any investment in: a. any unlisted security of an associate or group company of the sponsor; or b. any security issued by way of private placement by an associate or group company of the sponsor; or c. the listed securities of group companies of the sponsor which is in excess of 25% of the net assets. 6. The Mutual Fund shall get the securities purchased transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature. 7. Mutual Funds/AMCs shall ensure that total exposure of debt schemes of mutual funds in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the scheme with the prior

approval of the Board of Trustees.

For this purpose, a group means a group as defined under regulation 2(mm) of SEBI (Mutual Funds) Regulations, 1996 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

8. Investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund schemes shall be subject to the following:
   a. Investments should only be made in such instruments, including bills rediscounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.
   b. Exposure of mutual fund schemes in such instruments, shall not exceed 5% of the net assets of the schemes.
   c. All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees.
   d. For the purpose of investment in Bills Re Discounting Scheme (BRDS), the single issuer limit and the group exposure limit shall be calculated at the issuing bank level as it is issued with recourse to the issuing bank. Con. Std. Obs. 30

9. Transfers of investments from one scheme to another scheme in the Mutual Fund shall be allowed only if:
   a. Such transfers are done at the prevailing market price for quoted instruments on spot basis;
   b. The securities so transferred shall be in conformity with the investment objectives & policies of the Scheme to which such transfer has been made.
   Further, Para 12.30 of the SEBI Master Circular has prescribed elaborate guidelines for inter-scheme transfer of Securities (IST). The key extracts are as follows:
   a. IST shall be permitted only if other resources such as cash and cash equivalent, market borrowing, and selling securities in the market are exhausted.
   b. ISTs will be permitted for rebalancing of portfolio only if there is a passive breach of regulatory limits or where duration, issuer, sector, and group rebalancing are required in both the transferor and transferee schemes.
   c. No inter-scheme transfer of a security shall be allowed, if there is negative news or rumors in the mainstream media or an alert is generated about the security, based on internal credit risk assessment.
   d. If the security gets downgraded within a period of four months following such a transfer, the fund manager of the buying scheme will have to provide detailed justification to the trustees for buying such a security.

10. The Scheme may invest in another scheme being managed by the same investment manager or in any other mutual fund without charging any fees, provided the aggregate inter scheme investments made by the Scheme under the same management or in schemes under the management of any other AMC shall not exceed 5% of NAV of the Scheme. [Provided that clause shall not apply to any fund of funds scheme.

11. The fund may buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities:

    Provided that a mutual fund may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by the Board.

    Provided that a mutual fund may enter into derivatives transactions in a recognised stock exchange, subject to such Guidelines as may be specified by the Board.

    Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

12. The Fund shall get the securities purchased transferred in the name of the Fund on account of the concerned scheme, wherever investments are intended to be of a long-term nature.

13. The fund's schemes shall not make any investment in:
    a. Any unlisted security of an associate or group company of the sponsor
    b. Any security issued by way of private placement by an associate or group company of the sponsor.
    c. The listed securities of group companies of the sponsor which is in excess of 25 % of the net assets.
    d. The investments by debt mutual fund schemes in debt and money market instruments of group companies of both the sponsor and the asset management company shall not exceed 10% of the net assets of the scheme. Such investment limit may be extended to 15% of the net assets of the scheme with the prior approval of the Board of Trustees.

    For this purpose, a group means a group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

14. The Scheme shall not invest in a fund of funds scheme.

15. No term loans for any purpose will be advanced by the Scheme.
16. Transactions in government securities can only be undertaken in dematerialised form.

17. The AMC may invest in the Scheme either in the initial offer or subsequently. However, it shall not charge any investment management fee on such amounts invested by it.

18. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/Redemption of Units or payment of interest and payout under IDCW option to the Unitholders.

    Provided that the Fund shall not borrow more than 20% of the net assets of any individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.

19. All the Schemes investment will be in transferable securities (whether in capital markets or money markets or in privately placed debentures or securitised debts or bank deposits or money at call).

20. The Scheme will not enter into any transaction, which exposes it to unlimited liabilities or results in the encumbering of its assets in any way so as to expose them to unlimited liability.
    Total exposure of the scheme in a particular sector (excluding investments in Bank CDs, Tri-Party Repo, G-Secs, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks and such other instruments if any, as may be specified by SEBI from time to time) shall not exceed 20% or such other percentage of the net assets of the scheme, as prescribed by SEBI from time to time, unless the scheme has specifically been exempted from the requirement by SEBI.
    An additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) rated AA and above and registered with National Housing Bank (NHB). Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio.
    However, such total investment/ exposure in HFCs shall not exceed 20% of the net assets of the scheme or such other percentage of the net assets of the scheme, as prescribed by SEBI from time to time.

    Con. Std. Obs. 31

    In order to clarify, the Investment in BRDS by the scheme shall be considered as exposure to financial services sector for the purpose of sector exposure limits.

    Further, to clarify please note that all the above - mentioned provisions and investments made in line with the above-mentioned circumstances/variations are independent of this scenario.

	21. In line with the Para 12.16 of the SEBI Master Circular, pending deployment of the funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI from time to time. Currently, the following guidelines/restrictions are applicable for parking of funds in short term deposits: i. "Short Term" for such parking of funds by the Scheme shall be treated as a period not exceeding 91 days. ii. Such short-term deposits shall be held in the name of the Scheme. iii. The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such a limit may be raised to 20% with prior approval of the Trustee. iv. Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits. v. The Scheme shall not park more than 10% of the net assets in short term deposit(s),with any one scheduled commercial bank including its subsidiaries. vi. The Scheme shall not park funds in short term deposits of a bank which has invested in that Scheme. The AMC shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks in case of liquid and debt-oriented schemes. The above provisions will not apply to term deposits placed as margins for trading in the cash and Derivatives market. However, all term deposits placed as margins shall be disclosed in the half yearly portfolio statements under a separate heading. Details such as name of bank, amount of term deposits, duration of term deposits, and percentage of NAV should be disclosed. 22. The scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than i. government securities, ii. other money market instruments and iii. derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging. However, the scheme may invest in unlisted Non-Convertible Debentures (NCDs) not exceeding 10% of the debt portfolio of the scheme subject to the condition that such unlisted NCDs have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis. (listed debt instruments shall include listed and to be listed debt instruments.) 23. The Trustee Company in consultation with AMC may alter these above stated limitations from time to time, and also to the extent the Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments in order to achieve its investment objectives & policies. As such, all investments of the Scheme will be made in accordance with the Regulations including Schedule VII thereof and the Fundamental Attributes of this Scheme. 24. The Scheme will comply with any other regulations applicable to the investments of mutual funds from time to time. All investment restrictions stated above shall be applicable at the time of making investment. 25. No scheme of a mutual fund shall make any investment in any fund of funds scheme 26. A fund of funds scheme shall be subject to the following investment restrictions: (a) A fund of funds scheme shall not invest in any other fund of funds scheme; (b) A fund of funds scheme shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or

	redemptions, as disclosed in the offer document of fund of funds scheme.]
Fundamental Attributes Con. Std. Obs. 59	Following are the Fundamental Attributes of the scheme, in terms of Regulation 18 (15A) of the SEBI (MF) Regulations: **i) Type of scheme**: An open ended fund of fund scheme investing in The Wealth Company Gold ETF ii) Investment Objectives: **Main Objective:** To generate long-term Capital appreciation from a portfolio created by investing in units of The Wealth Company Gold ETF. There is no assurance or guarantee that the investment objective of the Scheme will be achieved. **Investment Pattern:** Refer to section on Asset Allocation. iii) Terms of Issue: • **Liquidity provisions such as Listing, Repurchase, Redemption:** Being an open-ended scheme, the units are not proposed to be listed on any stock exchange. However, the Trustee reserves the right to list the units as and when open-ended Schemes are permitted to be listed under the Regulations, and if the Trustee considers it necessary in the interest of unitholders of the Scheme. Under Normal circumstances, the redemption or repurchase proceeds shall be dispatched to the unit holders within 3 Business Days from the date of redemption or repurchase. However, on exceptional circumstances, timelines may get extended as specified in the AMFI guidelines. The Scheme will offer Subscription/ Switch-in and Redemption/Switch-out of Units on every Business Day on an ongoing basis. • **Aggregate fees and expenses charged to the scheme:** Please refer to the section on "Break up of Annual Scheme Recurring Expenses • **Any safety net or guarantee provided:** Not Applicable In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and as amended, and Para 1.14 related to 'Fundamental attributes' of the SEBI Master Circular, the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s)/Option(s) there under or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s)/Option(s) there under and affect the interests of Unitholders is carried out unless: • SEBI has reviewed and provided its comments on the proposal; • a written communication about the proposed change is sent to each unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated; and • the unitholders are given an option to exit at the prevailing Net Asset Value without any exit load for a period of atleast 30 days.
Where will the scheme invest? (include those asset classes which are provided	**A. Units of The Wealth Company Gold ETF** **B. Money market Instruments:** Con. Std. Obs. 13 For liquidity, investments will be made in Money Market instruments and debt securities.

for in the asset allocation)	1. Treasury Bills (T-Bills) are issued by the Government of India to meet their short term borrowing requirements. 2. Certificate of Deposits (CD) – CD is a negotiable money market instrument issued by scheduled commercial banks and select all-India Financial Institutions that have been permitted by the RBI to raise short term resources. The maturity period of CDs issued by the Banks is between 7 days to one year, whereas, in case of FIs, maturity is between one year to 3 years from the date of issue. CDs may be issued at a discount to face value. 3. Commercial Paper (CP) - CP is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and all India Financial Institutions as an alternative source of short term borrowings. They are issued at a discount to the face value as may be determined by the issuer. CP is traded in the secondary market and can be freely bought and sold before maturity. 4. Bills Rediscounting (BRD) – BRD is the rediscounting of trade bills which have already been purchased by/discounted with the bank by the customers. These trade bills arise out of supply of goods/services. 5. Repos/Reverse Repo: Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds. Presently in India, corporate debt securities, Government Securities, State Government Securities and T-Bills are eligible for Repo/Reverse Repo. The Scheme may undertake repo or reverse repo transactions in accordance with the directions issued by RBI and SEBI from time to time. 6. Securities issued by the Central and State Governments as may be permitted by RBI, securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). Central Government securities are sovereign debt obligations of the Government of India issued on its behalf by RBI. They form part of the Government's annual borrowing programme and are used to fund the fiscal deficit along with other short term and long term requirements. Such securities could be fixed rate, fixed interest rate with put/call option, zero coupon bond, floating rate bonds, capital indexed bonds, fixed interest security with staggered maturity payment etc. State Government securities are issued by the respective State Government in coordination with the RBI. 7. "Tri-party repo" means a repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate, services like collateral selection, payment and settlement, custody and management during the life of the transaction. 8. Money market instruments permitted by SEBI/RBI, having unexpired maturities upto 1 year and shall include CP, CD, T-Bills, Repo, Reverse repo, BRDS, TREPS etc., 9. Investment in Short Term Deposits – In line with Para 12.16 of the SEBI Master Circular related to 'Investments in Short Term Deposits (STDs) of Scheduled Commercial Banks', pending deployment of funds the Funds may be parked in short term deposits of the Scheduled Commercial Banks, in line with the guidelines. 10. Debt obligations of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee. These are instruments which are issued by various government agencies and bodies. They can be issued at discount, par or premium. **C.Investments in units of mutual fund schemes –** The Scheme may invest in units of mutual fund schemes in conformity with the investment objective of the Scheme and in terms of the prevailing SEBI (MF) Regulations and in line with the disclosure made in this Scheme Information Document. Mutual fund means a fund established in the form of a trust to raise monies through the sale of units to the public or a section of the public under one or more schemes for investing in

	securities, money market instruments, gold or gold related instruments, real estate assets and such other assets and instruments as may be specified by the SEBI from time to time. Any other instruments as may be permitted by RBI/SEBI/ such other Regulatory Authority from time to time. Investments in securities will be as per the limits specified in the asset allocation table of the Scheme, subject to permissible limits laid under SEBI (MF) Regulations. For applicable regulatory investment limits, please refer to paragraph “Investment Restrictions”. The Fund Manager reserves the right to invest in such securities as may be permitted from time to time and which are in line with the investment objectives of the Scheme. For applicable regulatory investment limits, please refer to paragraph “Investment Restrictions”. The Fund Manager reserves the right to invest in such securities as may be permitted from time to time and which are in line with the investment objectives of the Scheme. For the purpose of further diversification and liquidity, the Scheme may invest in another scheme managed by the same AMC or by the AMC of any other Mutual Fund without charging any fees on such investments, provided that aggregate inter-scheme investment made by all schemes managed by the same AMC or by the AMC of any other Mutual Fund shall not exceed 5% of the net asset value of the Fund.

Notwithstanding anything contained in the Scheme Information Document the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the Guidelines thereunder shall be applicable."

Con. Std. Obs. 63

For Wealth Company Asset Management Holdings Private Limited
(Asset Management Company to The Wealth Company Mutual Fund)

Sd/-

Suruchi Wanare
Chief Compliance Officer
Date:
Place: Mumbai