

Energize your Investment with the Power of Supplements

Presenting

WHITEOAK CAPITAL PHARMA AND HEALTHCARE FUND

(An open ended equity scheme investing in Pharma and Healthcare sector.)

NFO Period:
16th - 30th Jan, 2024



Healthcare: A Structural Long-term Theme

Type of Themes	Secular Theme	Structural Theme	Cyclical Theme
Driven by	They are driven by fundamental and persistent factors	They are caused by changes in the underlying structure of an economy, industry, or market.	They are often linked to the business cycle and sometimes event-driven.
Duration	Secular trends are long-term trends that unfold over an extended period, often spanning several decades	Structural themes can have a long-lasting impact for several years	Temporary and short-term. They usually last for a few months to a few years
Influenced by Factors such as	Technological advancements, demographic shifts, changes in societal attitudes etc.	Innovations, changes in the competitive landscape, digitization etc.	Changes in interest rates, consumer confidence, geo-political events etc.
Example	INDIA	BFSI, Healthcare, Consumption, Manufacturing, Digital etc.	Commodities, Export etc.

For understanding purpose only. BFSI = Banking, Financial Services and Insurance

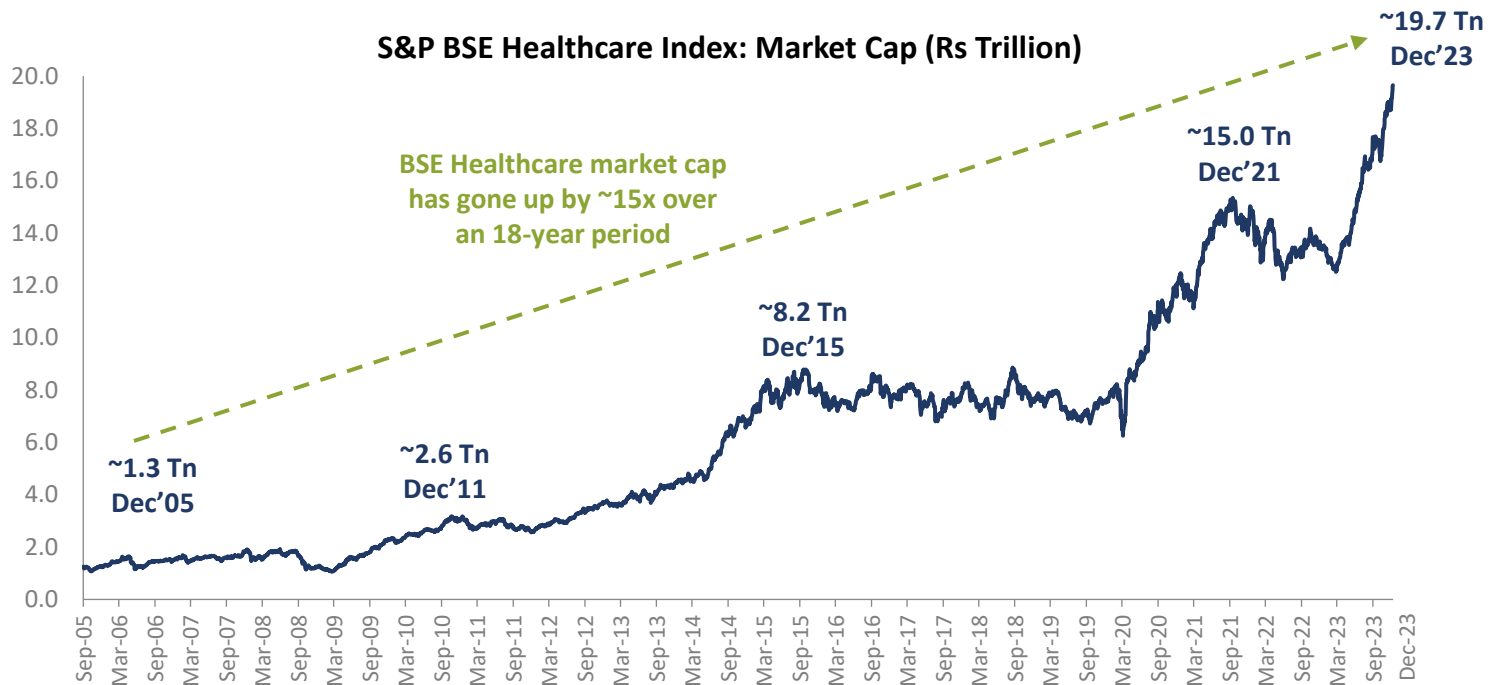
Healthcare Landscape in India



For understanding purpose only. CRO: Contract Research Organization; CDMO: Contract Development & Manufacturing Organization
The above list is not exhaustive but represents key segments of the Healthcare theme.

Healthcare has emerged as one of the prominent themes in India

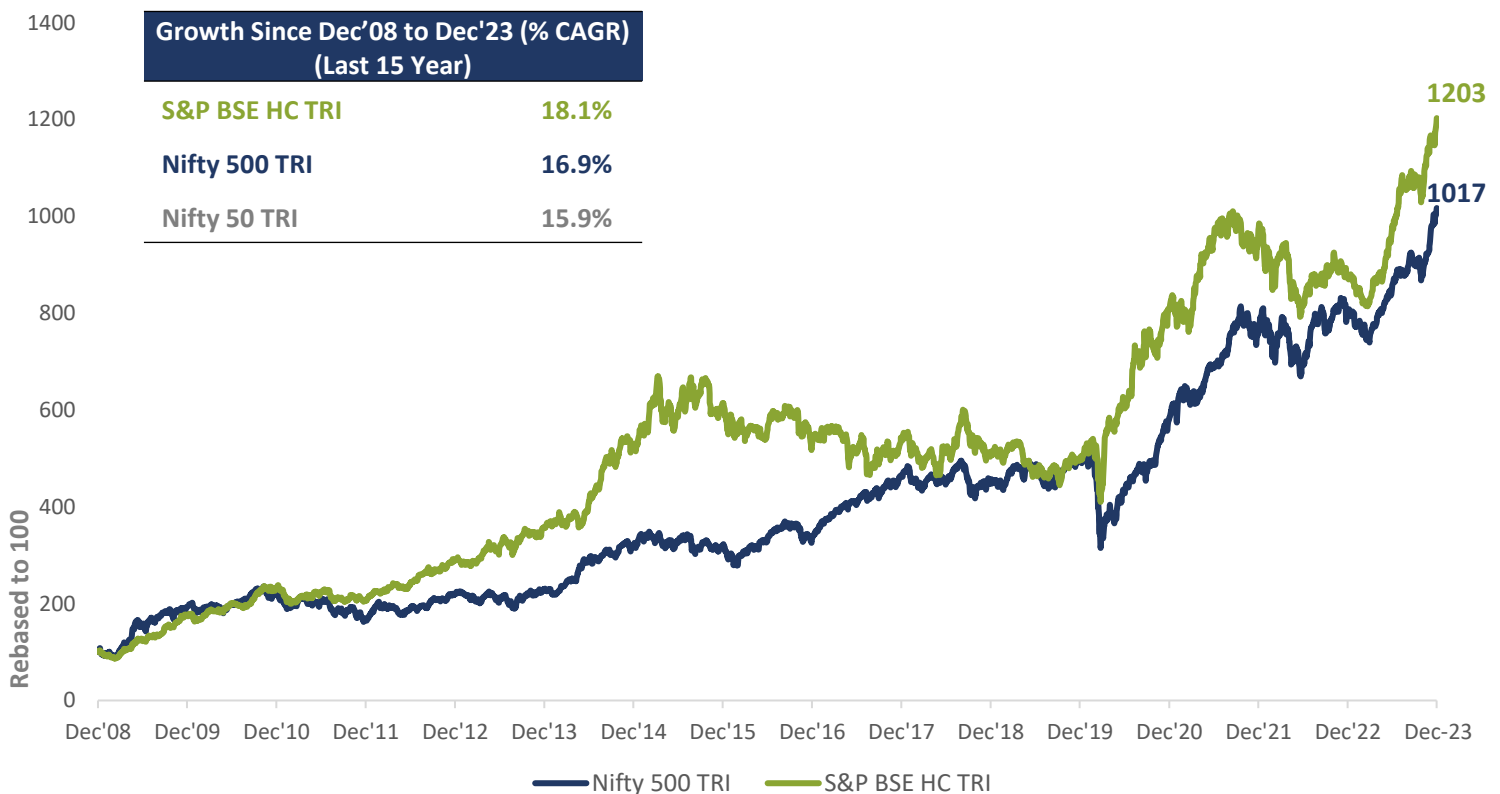
S&P BSE Healthcare Index: Market Cap (Rs Trillion)



For understanding purpose only. Source: Spark, Internal Research of WhiteOak Capital. Data from Sep'05 to Dec'23. **Past performance may or may not be sustained in future and is not a guarantee of any future returns. Index performance does not signify scheme performance.**

Wealth Creation over the Long Term

But ... (continued on next page)



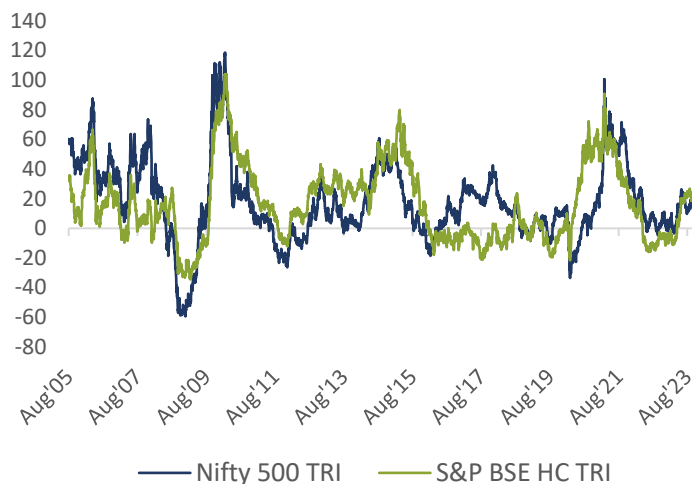
Data Source : MFIE and Internal Research. Performance for understanding purpose only. **Past performance may or may not be sustained in future and is not a guarantee of any future returns. Index performance does not signify scheme performance.** Period: Last 15 Years i.e. from 29th Dec 2008 to 28th Dec 2023. Broader Market here is represented by Nifty 500 TRI.

Wealth Creation over the Long Term

... with Low Correlation with Broader Market Indices

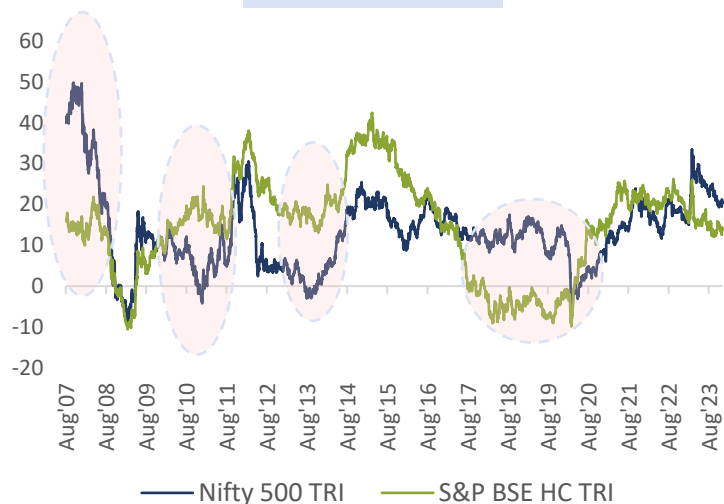
1 Year CAGR Daily Rolling

Correlation: 0.65



3 Years CAGR Daily Rolling

Correlation: 0.31



Correlation between S&P BSE HC TRI and Broader Market (Nifty 500 TRI)^

on 1 year CAGR daily rolling basis → **0.65**

on 3 years CAGR daily rolling basis → **0.31**

Healthcare index can provide low-correlated return stream compared with broader market and potentially enhance risk-adjusted return of overall portfolio for investors.

Data Source : MFIE and Internal Research. Performance for understanding purpose only. **Past performance may or may not be sustained in future and is not a guarantee of any future returns. Index performance does not signify scheme performance.** ^Daily Rolling CAGR considered for correlation from 23-Aug-2004 (inception date of S&P BSE HC TRI) to 28th Dec 2023, first observation recorded on 23-Aug-05 (for 1 year basis), 23-Aug-07 (for 3 years basis). Broader Market here is represented by Nifty 500 TRI.

Wealth Creation over the Long Term

10 Years Daily Rolling CAGR (as on 28th Dec 2023)

Index Name -->	S&P BSE HC TRI	Nifty 500 TRI
Minimum Return (%)	8.4	5.0
Maximum Return (%)	23.1	18.5
Average Return (%)	15.3	12.5
Median Return (%)	14.9	12.5
Observations with Less than 6% CAGR	0	7
Observations with 6% to 10% CAGR	14	545
Observations with 10% to 15% CAGR	1176	1166
Observations with Above 15% CAGR	1121	593
Total	2311 Observations	
S&P BSE HC TRI outperforming Nifty 500 TRI	1858 Observations (80% of times)	
Average Outperformance	2.77% CAGR	

Historically, S&P BSE HC TRI has delivered better returns on average while limiting downside compared with Broader Market.

Data Source : MFIE and Internal Research. Performance for understanding purpose only. **Past performance may or may not be sustained in future and is not a guarantee of any future returns. Index performance does not signify scheme performance.** ^Daily Rolling CAGR 23-Aug-2004 (inception date of S&P BSE HC TRI) to 28th Dec 2023 with first observation recorded on 25-Aug-14. Above numbers are rounded-off to nearest decimal. Broader Market here is represented by Nifty 500 TRI.

Why WhiteOak Capital Pharma and Healthcare Fund ?

Pure play in **Multi-Year Structural Growth Theme** for India

Potential to create wealth over the long term with **Low Correlation** with Broader Market Indices

Heterogeneous Business Model: Opportunity for Active Fund Managers

WhiteOak Capital has a **large and experienced investment team** tracking large investable universe within the theme itself



Portfolio will be managed as per stated Investment objective, investment strategy & asset allocation in the Scheme Information Document (SID) and is subject to the changes within provisions of SID of the Scheme.

Terms and Structure

NFO Period	16 th January 2024 to 30 th January 2024
Scheme Category	Equity- Sectoral Fund
Type of Scheme	An open ended equity scheme investing in Pharma and Healthcare sector
Investment Objective	The primary objective of the Scheme is to provide long-term capital appreciation by investing predominantly in equity and equity related instruments of Pharma and Healthcare companies. However, there can be no assurance that the investment objective of the Scheme will be realized.
Asset Allocation Pattern	Equity & Equity related Instruments of Pharma and Healthcare companies # : 80% - 100% (Risk Profile - Very High) Equity & Equity related Instruments companies other than above : 0% - 20% (Risk Profile - Very High) Debt Securities and Money Market Instruments: 0% - 20% (Risk Profile - Low to Medium) Units issued by REITs and InvITs: 0% - 10% (Risk Profile - Very High) # Pharma and Healthcare Sector companies list as mentioned in the SID (For detailed asset allocation, please refer to the Scheme Information Document)
Plans	Regular Plan & Direct Plan
Options	Growth Option
Minimum Application Amount	For Lumpsum: Minimum of Rs. 500/- and in multiples of Re. 1/- thereafter For SIP: Rs. 100 for Weekly, Fortnightly & Monthly Frequency, Rs. 500 for Quarterly SIP (and in multiples of Re. 1 thereafter), Min. SIP installments: For weekly, Fortnightly, Monthly installments- 4, For Quarterly installments- 6
Load Structure	Entry Load: Nil. Exit Load: 1.00% if Units are redeemed/ switched-out within 1 month from the date of allotment., No Exit Load thereafter
Fund Manager	Mr. Ramesh Mantri (Equity), Mr. Dheeresh Pathak (Equity), Mr. Piyush Baranwal (Debt), Mr. Shariq Merchant (Overseas Investments)
Benchmark Index	S&P BSE Healthcare Total Return Index (TRI)

WhiteOak Capital Pharma and Healthcare Fund (An open ended equity scheme investing in Pharma and Healthcare sector) is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment predominantly in equity & equity related instruments of Pharma and Healthcare companies

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



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

C/492/01/24

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