

The Wealth Company Gold ETF

(An open ended scheme replicating/tracking the Domestic Price of Gold)

BSE Scrip Code: , NSE Symbol:

SCHEME INFORMATION DOCUMENT

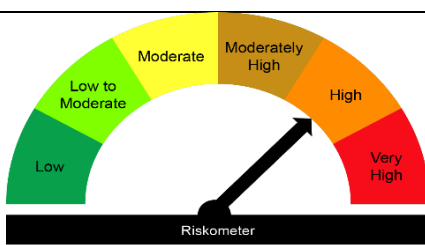
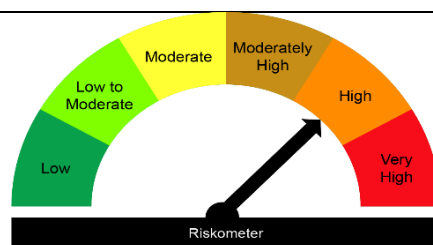
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| Name of Mutual Fund | The Wealth Company Mutual Fund |
| Name of Asset Management Company | Wealth Company Asset Management Holdings Private Limited |
| Addresses of the AMC | Pantomath Nucleus House, Saki Vihar Road, Andheri (E), 400072, Mumbai, 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 (NSE scrip code: BSE Scrip Code:) |
| Category of Scheme | Gold ETF |

Scheme Code: TWCF/O/O/GET/25/11/0007

NFO open date: December 16, 2025

NFO close date: December 22, 2025

Offer of Units of Rs. 10 each for cash, issued at a premium approximately equal to the difference between face value and Allotment Price during the New Fund Offer and at NAV based prices on an ongoing basis.

| Investment objective | Scheme Riskometer | Benchmark Riskometer |
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| <p>The Wealth Company Gold ETF: 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.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p> |  <p><i>The risk of the scheme is high.</i></p> |  <p><i>The risk of the benchmark is high.</i> Benchmark i.e. Domestic Price of Physical Gold.</p> |

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

Note: The above product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when actual investments are made.

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.

The units of the Scheme are listed on the National Stock Exchange of India Ltd. (NSE) and BSE Limited (BSE). All investors including Market Makers and Large Investors can subscribe (buy) / redeem (sell) units on a continuous basis on the NSE/BSE on which the Units are listed during the trading hours on all the trading days. In addition, Market Makers can directly subscribe

to / redeem units of the Scheme on all Business Days with the Fund in 'Creation Unit Size' at NAV based prices on an ongoing basis. Large Investors can transact directly with the Fund for an amount greater than INR 25 crores.

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 December 08, 2025.

DISCLAIMER OF NSE:

"As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/ 5944 dated November 13, 2025 permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription /acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever."

DISCLAIMER OF BSE:

"BSE Ltd. ("the Exchange") has given vide its letter dated November 07, 2025, permission to use the Exchange's name in this SID as one of the Stock Exchanges on which this Mutual Fund's Units are proposed to be listed. The Exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to The Wealth Company Mutual Fund. The Exchange does not in any manner:-

- i) warrant, certify or endorse the correctness or completeness of any of the contents of this SID; or
- ii) warrant that this scheme's units will be listed or will continue to be listed on the Exchange; or
- iii) take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund;

And it should not for any reason be deemed or construed that this SID has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of this Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/ acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever."

An investor, by subscribing or purchasing an interest in the Product(s), will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

Mutual fund investments are subject to market risk, read all schemes related documents carefully.



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HIGHLIGHTS/SUMMARY OF THE SCHEME

| Sr. No. | Title | Description |
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| I. | Benchmark (TRI) | <u>Domestic Price of Physical Gold</u> Rationale for adoption of benchmark: The investments would be in physical gold and gold related instruments as per its investment objective. Thus, the aforesaid benchmark is such that it is most suited for comparing performance of the Scheme. The performance of the scheme will be benchmarked against the Domestic Price of Physical Gold. 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 does not offer any Plans/Options for investment. The AMC and the Trustees reserve the right to introduce such other Plans/Options as they deem necessary or desirable from time to time, in accordance with the SEBI MF Regulations. |
| III. | Load Structure | <u>Exit Load:</u> For investors transacting directly with the AMC: • No Exit load will be levied on redemptions made by Market Makers / Large Investors directly with the AMC. • For investors transacting on the exchange: Not Applicable. |
| IV. | Minimum Application Amount/switch in | During NFO: Lumpsum purchase - Rs. 5000/- and in multiples of Rs. 1000/- thereafter. Units will be allotted in whole figures and the balance amount will be refunded. On continuous basis: <u>Through stock exchanges</u> Investors may purchase the Units of the Scheme through the Stock Exchange(s) on which the units of the Scheme are listed, on any trading day in round lot of one (1) Unit and multiples thereof at the prevailing listed price. <u>Directly with the Mutual Fund:</u> Only Market maker(s) and large investors subject to following: <ul style="list-style-type: none"> • Market maker(s)- Market Makers can directly purchase/redeem units with the Fund in “Creation Unit Size”. The limit of ₹ 25 crores or such other amount as may be specified by SEBI from time to time is not applicable for Market Makers. • Large Investor(s): Large investors who directly purchase/redeem from the fund in “Creation unit size” subject to the value of the transaction is greater than the threshold of ₹ 25 crores or such other |

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| | | <p>amount as may be specified by SEBI from time to time.</p> <ul style="list-style-type: none"> • Minimum number of units (Creation units) - 1,00,000 Units and multiples thereof 'Creation Unit Size' is the number of Units of the Scheme, which is exchanged against a predefined quantity and purity of physical Gold called the Portfolio Deposit and/or a Cash Component. For redemption of Units it is vice versa i.e. a fixed number of Units of Scheme are exchanged for Portfolio Deposit and Cash Component. The Portfolio Deposit and Cash Component may change from time to time and is discussed separately under this Scheme Information Document. <p>The Portfolio Deposit and Cash Component may change from time to time due to change in NAV and will be announced by the AMC on its website. The Creation Unit size for the scheme shall be 1,00,000 units. The Portfolio Deposit and the cash component will change from time to time as decided by AMC. The Creation Unit size may be changed by the AMC at their discretion and the notice of the same shall be published on website of Mutual Fund (https://www.wealthcompanyamc.in/).</p> <p>Portfolio Deposit: Portfolio Deposit consists of pre-defined quantity and purity of physical gold and announced by AMC from time to time.</p> <p>Cash Component: Cash component represents the difference between the applicable net asset value of a creation unit and the market value of the Portfolio deposit.</p> |
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| V. | Minimum Purchase Amount | Additional | <p>On continuous basis:</p> <p>Market Maker: Application for subscription of Units directly with the Fund in Creation Unit Size at NAV based prices in exchange of Portfolio Deposit and Cash Component. The limit of ₹ 25 crores or such other amount as may be specified by SEBI from time to time is not applicable for Market Makers.</p> <p>Large Investors: Large investors who directly purchase / redeem from the fund in “Creation unit size” subject to the value of transaction is greater than the threshold of ₹ 25 crores or such other amount as may be specified by SEBI from time to time.</p> <p>However, the above mentioned limit shall not be applicable to (i) schemes managed by Employee Provident Fund Organisation, India; and (ii) Recognized Provident Funds, approved Gratuity Funds and approved Superannuation Funds under Income-tax Act, 1961 till February 28, 2026 or any other date as may be communicated by SEBI.</p> <p>Other investors (including Market Maker, Large Investors and Regulated Entities): Units of the Scheme can be subscribed (in lots of 1 Unit) during the trading hours on all trading days on the NSE and BSE on which the Units are listed.</p> |
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| <p>VI.</p> | <p>Minimum Redemption/ switch out amount</p> | <p>On continuous basis:</p> <p>Market Maker: Application for redemption of Units directly with the Fund in Creation Unit Size at NAV based prices in exchange of Portfolio Deposit and Cash Component. The limit of ₹ 25 crores or such other amount as may be specified by SEBI from time to time is not applicable for Market Makers. The list of market makers will be disclosed on AMC website.</p> <p>Large Investors: Large investors who directly purchase / redeem from the fund in “Creation unit size” subject to the value of transaction is greater than the threshold of ₹ 25 crores or such other amount as may be specified by SEBI from time to time.</p> <p>However, the above-mentioned limit shall not be applicable to (i) schemes managed by Employee Provident Fund Organisation, India; and (ii) Recognized Provident Funds, approved Gratuity Funds and approved Superannuation Funds under Income-tax Act, 1961 till February 28, 2026, or any other date as may be communicated by SEBI.</p> <p>Other investors (including Market Maker, Large Investors and Regulated Entities): Units of the Scheme can be redeemed (in lots of 1 Unit) during the trading hours on all trading days on the NSE and BSE on which the Units are listed.</p> <p>Investors can directly approach the AMC for redemption of units of ETFs, for transactions of up to Rs. 25 crores without any exit load, in case of the following scenarios:</p> <ul style="list-style-type: none"> i. Traded price (closing price) of the ETF units is at a discount of more than 1% to the day-end NAV for 7 continuous trading days, or ii. No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or iii. Total bid size on the exchange is less than half of the creation unit size daily, averaged over a period of 7 consecutive trading days. <p>In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day of receipt of the application within the above cut-off time, such instances shall be tracked by The Wealth Company AMC on an ongoing basis and in case if any of the above-mentioned scenarios arises the same shall be disclosed on the website of The Wealth Company AMC.</p> <p>In Kind Redemption: The Fund may allow cash Redemption of Units of the Scheme in Creation Unit size by Authorized Participants and large investors. Such Investors shall make Redemption request to the Fund/AMC where upon</p> |
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| | | <p>the Fund/AMC will arrange to sell physical gold on behalf of the Investor. In case of liquidity issues, where the AMC is not able to sell the gold in the market, the Investor (AP or Large investor) who has applied for “cash redemption”, will instead be treated as an investor who has applied for “in-kind” redemption and AMC will do the in-kind redemption instead. However, it will be AMC’s objective to ensure cash redemption for AP and large investors (if applied for) to the best extent possible. Accordingly, the sale proceeds of physical gold after adjusting necessary charges/costs and prevailing Exit Load will be remitted to the Investor including remit / collect the Cash Component after adjusting transaction handling charges, other applicable charges, and the difference between the applicable NAV and closing price.</p> <ul style="list-style-type: none"> • In case of in-kind redemption, after successful verification of the redemption request, the AMC will instruct the Custodian to transfer the Portfolio Deposit of physical gold to the custody account of Authorised Participant / Large Investors and remit / collect the Cash Component after adjusting transaction handling charges, other applicable charges which may also include insurance + logistics cost and the difference between the applicable NAV and closing price of gold. Also, Custody will carry out necessary KYC and due diligence of the investor before such transfers. Please note if the Large investor do not possess custody account which will enable vault to vault transfer in same facility, no – in kind redemption will be available for such large investor. • The expenses associated with taking the physical delivery of gold will have to be borne by Authorised Participants / Large Investors. The delivery of physical gold to Authorised Participants / Large Investors will be made at the location of the Custodian or such other delivery location(s) as may be deemed fit by the AMC from time to time, subject to operational feasibility. • Redemption proceeds will be sent to Authorised Participants / Large Investors within 3 Business Days of the date of redemption subject to confirmation with the depository records of the Scheme’s DP account. • In case of redemption, AMC may not be able to find the buyer for the gold, in such scenarios the AMC will take the route of in kind redemption. The AMC will instruct the Custodian to transfer the Portfolio Deposit of physical gold to the custody account of Authorized Participation / Large Investors and remit / collect the Cash Component after adjusting transaction handling charges, other applicable charges and the difference between the applicable NAV and closing price of gold. The expenses associated with taking the physical delivery of gold will have to be borne by Authorized Participants / Large Investors. The delivery of physical gold to Authorized Participants / Large Investors will be made at the location of the Custodian or such other delivery location(s) as may be deemed fit by the AMC from time to time, subject to operational feasibility. |
| VII. | Tracking Error | <p>As per Clause 3.6.3.1 (c) of SEBI Master Circular, the Fund shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of respective AMCs and AMFI.</p> <p>Regular Plan - NA</p> |

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| | | Direct Plan - NA | | | | |
| VIII. | Tracking Difference | As per Clause 3.6.3.2 (a) of SEBI Master Circular, the annualized difference of daily returns between the index and the NAV of the Fund shall be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units. | | | | |
| | | Regular Plan – NA Direct Plan - NA | | | | |
| IX. | Computation of NAV | NAV of units under the Scheme shall be calculated as shown below: NAV (Rs.) = | | | | |
| | | Market or Fair Value of Scheme's investments | + | Current Assets including Accrued Income | - | Current Liabilities and Provisions including accrued expenses |
| | | <div>No. of Units outstanding under Scheme on the Valuation date</div> <div>(Detailed disclosure on weblink – https://www.wealthcompanyamc.in/literature-forms/?tab=statutory-disclosures&section=sid-disclosures)</div> | | | | |
| X. | Asset Allocation | The scheme tracks domestic prices of physical gold. Minimum 95% allocation is to physical gold and gold related instruments and 0-5% to Debt Securities and Money Market Instruments List of underlying securities for scheme to invest: a. physical gold b. Exchange Traded Commodity Derivatives (ETCDs) having gold as the underlying, Gold Monetization Scheme (GMS) of Banks and Gold Deposit Scheme (GDS) of banks that are considered to be ‘Gold-related instruments’ c. Debt Securities and Money Market Instruments for liquidity For details, please refer Annexure 1 | | | | |
| XI. | Fund manager details | Name: Mr. Rouhak Shah Age: 39 years Managing since - since inception Over 16 years of experience in the financial services sector as an Equity Trader. Name of other schemes managed: The Wealth Company Arbitrage Fund | | | | |
| 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 | | | | |

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| XIII. | Transaction charges and stamp duty | <p>Transaction charges: Transaction charges have been removed pursuant to SEBI Circular No.: SEBI/HO/IMD/PoD1/CIR/P/2025/115 dated August 08, 2025</p> <p>Stamp Duty: Rate of stamp duty applicable from July 1, 2020 is: 0.005%. The collection of stamp duty is subject to the <i>Indian Stamp (Collection of Stamp-duty through Stock Exchanges, Clearing Corporations and Depositories) Rules, 2019</i></p> |
| XIV. | Information available through weblink | <p>Following information has been provided through weblink https://www.wealthcompanyamc.in/literature-forms/?tab=statutory-disclosures&section=sid-disclosures</p> <ul style="list-style-type: none"> • Liquidity/listing details • NAV disclosure • Applicable timelines for dispatch of redemption proceeds etc • Breakup of Annual Scheme Recurring expenses • Definitions • Applicable risk factors • 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 • List of official points of acceptance • Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations • Investor services • Portfolio Disclosure • Detailed comparative table of the existing schemes of AMC • Scheme performance – This scheme is a new scheme and does not have any performance track record • Periodic Disclosures • Any disclosure in terms of Consolidated Checklist on Standard Observations • Scheme specific disclosures • Scheme Factsheet |
| XV. | How to Apply | <p>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</p> <p>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.com</p> <p>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.com</p> <p>Applications for subscription/ redemption/ switches can also be submitted on platforms of various channel partners like MF Central.</p> |



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| | | <p>Registrar and Transfer Agent (R&T):</p> <p>KFin Technologies Limited, Selenium Building, Tower-B, Plot No 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddy, Telangana India - 500 032. Website: www.kfintech.com</p> <p>Please refer to the SAI and Application form for the instructions.</p> |
| XVI. | Where applications subscription redemption switches submitted can for / / be | <p>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.com</p> <p>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.com</p> <p>Applications for subscription/ redemption/ switches can also be submitted on platforms of various channel partners like MF Central.</p> <p>In case the Units are standing in the names of more than one Unitholder, where mode of holding is specified as 'Jointly', redemption requests will have to be signed by all joint holders. However, in cases of holding specified as 'Anyone or Survivor', any one of the Unitholders will have the power to make redemption requests, without it being necessary for all the Unitholders to sign. However, in all cases, the proceeds of the redemption will be paid only to the first-named holder.</p> <p>MANDATORY QUOTING OF BANK MANDATE BY INVESTORS</p> <p>As per the directives issued by SEBI, it is mandatory for applicants to mention their bank account numbers in their applications and therefore, investors are requested to fill-up the appropriate box in the application form failing which applications are liable to be rejected.</p> <p>For detailed disclosure, kindly refer SAI.</p> |
| 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 |



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| XVIII. | Special product/facility available during the NFO and on ongoing basis | Systematic Investment Plan, Systematic Transfer Plan, Systematic Withdrawal Plan are not available under this scheme. For detailed disclosure, Kindly refer SAI. |
| XVIX. | Segregated portfolio/side pocketing disclosure | 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 | The Scheme will not invest in Stock lending. |

Annexure 1

| 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. | Not applicable | | | | | | | | | | | |
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| ETCDs (applicable to ETFs only) | <p>Risk factors w.r.t ETCDs- Refer Risk Factors</p> <p>Calculation of cumulative gross exposure – The cumulative gross exposure of the scheme through Gold and Gold related instruments and debt and Money market instruments shall not exceed 100% of the net assets of the scheme</p> <p>Investment limits – As per the clause 3.2.1.5 of SEBI Master circular dated June 27, 2024, the cumulative exposure to gold related instruments i.e., Gold Deposit Scheme (GDS) of banks, Gold Monetization Scheme (GMS) and ETCD having gold as the underlying shall not exceed 50% of net assets value of scheme. However, within the 50% limit, the investment limit for GDS and GMS as part of gold related instruments shall not exceed 20% of the net assets value of the scheme. The unutilized portion of the limit for GDS of banks and GMS can be utilized for ETCD having gold as the underlying asset.</p> <p>Disclosure relating to extent and manner of participation in derivatives to be provided – As above</p> | | | | | | | | | | | |
| Hybrid schemes | Not applicable | | | | | | | | | | | |
| Close ended debt schemes | Not applicable | | | | | | | | | | | |
| Gold or Silver ETF/FoFs (single domestic /overseas index) | <p>The scheme tracks domestic prices of physical gold.</p> <p>The asset allocation under the scheme will be as follows:</p> <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>Physical Gold & Gold related instruments*</td><td>95%</td><td>100%</td></tr><tr><td>Debt and Money Market Instruments</td><td>0%</td><td>5%</td></tr></table> <p>*includes physical Gold and other gold-related instruments which may be permitted by the Regulator from time to time.</p> <p>The scheme being a Gold Scheme, the net assets of the scheme will be invested in -</p> <ol style="list-style-type: none">physical goldExchange Traded Commodity Derivatives (ETCDs) having gold as the underlying, Gold Monetization Scheme (GMS) | Instruments | Indicative Allocation (% of total assets) | | Minimum | Maximum | Physical Gold & Gold related instruments* | 95% | 100% | Debt and Money Market Instruments | 0% | 5% |
| Instruments | Indicative Allocation (% of total assets) | | | | | | | | | | | |
| | Minimum | Maximum | | | | | | | | | | |
| Physical Gold & Gold related instruments* | 95% | 100% | | | | | | | | | | |
| Debt and Money Market Instruments | 0% | 5% | | | | | | | | | | |

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| | <p>of Banks and Gold Deposit Scheme (GDS) of banks that are considered to be 'Gold-related instruments'</p> <p>c. Debt Securities and Money Market Instruments for liquidity</p> <p>As per the clause 3.2.1.5 of SEBI Master circular dated June 27, 2024, the cumulative exposure to gold related instruments i.e., Gold Deposit Scheme (GDS) of banks, Gold Monetization Scheme (GMS) and ETCD having gold as the underlying shall not exceed 50% of net assets value of scheme.</p> <p>However, within the 50% limit, the investment limit for GDS and GMS as part of gold related instruments shall not exceed 20% of the net assets value of the scheme. The unutilized portion of the limit for GDS of banks and GMS can be utilized for ETCD having gold as the underlying asset. The Certificates issued in respect of investments made by GETFs in GDS of banks and GMS can be held by the mutual funds in dematerialized or physical form. Before investing in ETCDs or GMS having gold as the underlying, the AMC shall put in place a written policy with regard to such investment with due approval from the Board of the AMC and the Trustees. The policy shall be reviewed by the Board of AMC and Trustees at least once a year.</p> <p>The cumulative gross exposure of the scheme through Gold and Gold related instruments and debt /Money market instruments shall not exceed 100% of the net assets of the scheme. However, 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 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days.</p> <p>It may be noted that the margin placed for taking exposure to ETCDs are generally lower than the ETCD exposure limit considered for the purposes of monitoring investment limits and therefore, the residual cash (i.e. ETCD exposure less placement of margin towards participation in ETCDs) are placed in cash and cash equivalents in the interest of investors. The said placement in cash and cash equivalents shall not be considered as part of the limit of 0% to 5% allocated towards Debt & Money Market Instruments.</p> <p>Money Market instruments includes commercial papers, commercial bills, Tri- party repos, treasury bills, Government securities having residual maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.</p> <p>Investment in the physical gold shall be of fineness of 995 parts per thousand (or 99.5% purity) or higher confirming to London Bullion Market Association (LBMA) Good Delivery Standards. This may change as per the regulatory guidelines in future. During buying or selling, for a concerned transaction, in case of any variation in the weight of the gold bar (away from 1 kg), same shall be adjusted in the cash component i.e. higher weight will reduce cash component and lower weight will increase cash component for the concerned</p> |
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| | <p>investor.</p> <p>The Scheme will not invest in the following instruments –</p> <ol style="list-style-type: none"> ADR/ GDR / Foreign Securities Securitized Debt Structured Obligation Repo in Corporate Debt Securities. Credit Default Swaps Instruments having Special Features as defined in Clause 12.2 of SEBI Master Circular dated June 27, 2024. Units issued by REITs and InvITs Securities Lending or short selling. <p>Pending deployment of funds of a Scheme in securities in terms of investment objectives of the Scheme a mutual fund can invest the funds of the Scheme in short term deposits of scheduled commercial banks in terms of Clause 12.16 of SEBI Master Circular dated June 27, 2024.</p> <p>Further, The Scheme may also invest in other schemes managed by the AMC or in the schemes of any other Mutual Fund not more than 5% of the Net Asset Value of the Mutual Fund, provided it is in conformity with the investment objectives of the Scheme.</p> <p>In terms of SEBI Circular dated February 27, 2025, 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. 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. The Investment Committee shall examine the root cause for delay in deployment before granting approval for part or full extension. The Investment Committee shall not ordinarily give part or full extension where the assets for any scheme are liquid and readily available.</p> |
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Notwithstanding anything contained in the Scheme Information Document the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the Guidelines thereunder shall be applicable."

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

Sd/-

Suruchi Wanare
 Chief Compliance Officer
 Date: December 08, 2025
 Place: Mumbai