

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

**SCHEME INFORMATION DOCUMENT**

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

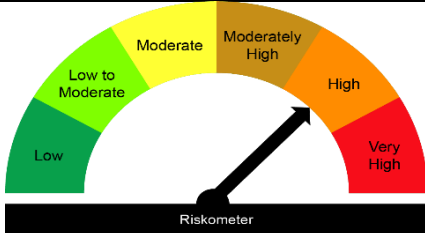
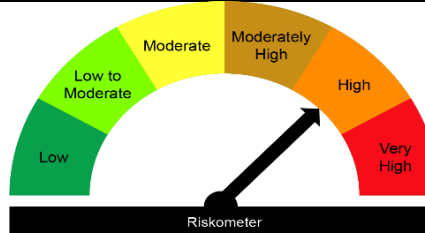
Scheme Code: TWCF/O/O/FOD/25/11/0008

NFO open date: January 09, 2026

NFO close date: January 23, 2026

Scheme Re-open date: February 04, 2026

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

<b>Investment objective</b>	<b>Scheme Riskometer</b>	<b>Benchmark Riskometer</b>
<b>The Wealth Company Gold ETF FOF:</b>  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.	 <p align="center"><i>The risk of the scheme is high.</i></p>	 <p align="center"><i>The risk of the benchmark is high.</i>          Benchmark i.e. Domestic Price of Gold.</p>

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

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](http://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 December 26, 2025

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## HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	<b>Benchmark (TRI)</b>	<p><b>Benchmark:</b> Domestic Price of physical Gold</p> <p><b>Rationale for adoption of benchmark:</b></p> <p>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.</p> <p>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.</p> <p>The benchmark of the scheme is in line with the list of benchmark prescribed by AMFI.</p>
II.	<b>Plans and Options</b>  Plans/Options and sub options under the Scheme	<p>The Scheme offers Regular Plan and Direct Plan.</p> <ol style="list-style-type: none"> <li><b>Regular Plan:</b> This Plan is for investors who wish to route their investment through any distributor.</li> <li><b>Direct Plan:</b> 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.</li> </ol> <p>Both the Plans will have a common portfolio and separate NAVs.</p> <p>Both Regular and Direct Plan(s), offer the below options/sub-options/facilities:</p> <ol style="list-style-type: none"> <li>Growth option</li> <li>Income Distribution cum Capital Withdrawal option (<b>'IDCW'</b>)               <ul style="list-style-type: none"> <li>Payout of Income Distribution cum Capital Withdrawal option (<b>'IDCW Payout'</b>)</li> <li>Reinvestment of Income Distribution cum Capital Withdrawal option (<b>'IDCW Reinvestment'</b>)</li> </ul> </li> </ol> <p>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.</p> <p>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.</p> <p>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.</p> <p><b>Default Option: Growth option</b></p>

		<p>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.</p> <p><b>Income Distribution cum Capital Withdrawal (IDCW) Frequency:</b> IDCW Payout and IDCW Re-investment options are available.</p> <p><b>Default Facility under IDCW Option-</b> If the investor selects IDCW Option but fails to mention the facility, it will be deemed that the investor has opted for IDCW – Payout</p> <p><b>Default Plan:</b> Investors are requested to note the following scenarios for the applicability of “Direct Plan or Regular Plan” for valid applications received under the Scheme.</p> <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>	Scenario	Broker (ARN) Code mentioned by the investor	Plan mentioned by the investor	Default plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not mentioned	Regular Plan
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8	Mentioned	Not mentioned	Regular Plan																																			
III.	Load Structure	<p><b>Entry Load:</b> Nil <b>Exit Load:</b> Nil</p> <p>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</p>																																				
IV.	Minimum Application Amount/switch in	<p><b>During NFO:</b></p> <p>Minimum initial investment in the scheme / plan / option: Rs. 5,000/- and in multiples of Rs. 1/- thereafter.</p> <p>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).</p> <p>Further, the minimum application amount wherever specified in the SID will</p>																																				

		<p>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).</p> <p>On continuous basis:</p> <p>Purchase (Incl. Switch-in) Minimum of Rs. 5,000/- and in multiples of Rs.1 thereafter</p> <ul style="list-style-type: none"> <li>• Weekly SIP: Rs. 250/- (and in multiples of Rs. 1/-) Minimum installments: 12</li> <li>• Fortnightly SIP: Rs. 250/- (and in multiples of Rs. 1/-) Minimum installments: 12</li> <li>• Monthly SIP: Rs. 250/- (and in multiples of Rs. 1/-) Minimum instalments: 12</li> <li>• Quarterly SIP: Rs. 250/- (and in multiples of Rs. 1/-) Minimum instalments: 12</li> </ul> <p>The applicability of the minimum amount of instalment mentioned is at the time of registration only. There is no minimum balance requirement.</p> <ul style="list-style-type: none"> <li>• <b>On continuous basis</b> – same as above</li> </ul>
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<b>V.</b>	<b>Minimum Additional Purchase Amount</b>	<p>On Continuous basis- Minimum of Rs. 1,000/- and in multiples of Rs.1/- thereafter.</p> <p>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.</p>
<b>VI.</b>	<b>Minimum Redemption/ switch out amount</b>	<p>On Continuous basis- 'Any amount' or 'any number of units' as requested by the investor.</p> <p>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).</p> <p>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).</p>
<b>VII.</b>	<b>Tracking Error</b>	Not applicable
<b>VIII.</b>	<b>Tracking Difference</b>	Not applicable
<b>IX.</b>	<b>Computation of NAV</b>	<p>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.</p> $\text{NAV} = \frac{\text{Market/Fair value of Scheme's Investments} + \text{Current Assets} - \text{Current Liabilities and Provisions}}{\text{No. of units outstanding under Scheme/ Plan}}$ <p>(Detailed disclosure on weblink – <a href="https://www.wealthcompanyamc.in/literature-forms/?tab=statutory-disclosures&amp;section=sid-disclosures">https://www.wealthcompanyamc.in/literature-forms/?tab=statutory-disclosures&amp;section=sid-disclosures</a>)</p>

<b>X.</b>	<b>Asset Allocation</b>	<p>The scheme tracks domestic prices of physical gold.</p> <p>95% allocation is to the underlying Fund (The Wealth Company Gold ETF) and 5% to Debt Securities and Money Market Instruments and Government Securities.</p> <p>List of underlying securities for scheme to invest -</p> <ul style="list-style-type: none"> <li>• Units of The Wealth Company Gold ETF</li> <li>• Debt Securities and Money Market Instruments and Government Securities</li> </ul> <p>For details, please refer Annexure 1</p>
<b>XI.</b>	<b>Fund manager details</b>	<p>Name: Mr. Niranjan Das</p> <p>Age: 58 years Managing since – since inception</p> <p>Over 32 years of experience in mutual fund industry including various responsibilities such as Fund Manager for Gold and Silver ETFs</p> <p>Name of other schemes managed: NA</p>
<b>XII.</b>	<b>Annual Scheme Recurring Expenses</b>	<p>As the Scheme has not yet been launched, the Total Expense Ratio (TER) is currently not applicable.</p> <p>For detailed disclosure, please refer SAI</p>
<b>XIII.</b>	<b>Transaction charges and stamp duty</b>	<p><b>Transaction charges:</b> Transaction charges have been removed pursuant to SEBI Circular No.: SEBI/HO/IMD/PoD1/CIR/P/2025/115 dated August 08, 2025</p> <p><b>Stamp Duty:</b> 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>
<b>XIV.</b>	<b>Information available through weblink</b>	<p>Following information may be provided through weblink <a href="https://www.wealthcompanyamc.in/literature-forms/?tab=statutory-disclosures&amp;section=sid-disclosures">https://www.wealthcompanyamc.in/literature-forms/?tab=statutory-disclosures&amp;section=sid-disclosures</a></p> <ul style="list-style-type: none"> <li>• Liquidity/listing details</li> <li>• NAV disclosure</li> <li>• Applicable timelines for dispatch of redemption proceeds etc</li> <li>• Breakup of Annual Scheme Recurring expenses</li> <li>• Definitions</li> <li>• Applicable risk factors</li> <li>• 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</li> <li>• List of official points of acceptance</li> </ul>

		<ul style="list-style-type: none"> <li>• Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations</li> <li>• Investor services</li> <li>• Portfolio Disclosure</li> <li>• Detailed comparative table of the existing schemes of AMC</li> <li>• Scheme performance – This scheme is a new scheme and does not have any performance track record</li> <li>• Periodic Disclosures</li> <li>• Any disclosure in terms of Consolidated Checklist on Standard Observations</li> <li>• Scheme specific disclosures</li> <li>• Scheme Factsheet</li> </ul>
<b>XV.</b>	<b>How to Apply</b>	<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. <a href="http://www.wealthcompanyamc.in">www.wealthcompanyamc.in</a></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, <a href="http://www.wealthcompanyamc.in">www.wealthcompanyamc.in</a></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 <a href="http://www.wealthcompanyamc.in">www.wealthcompanyamc.in</a></p> <p>Applications for subscription/ redemption/ switches can also be submitted on platforms of various channel partners like MF Central.</p> <p><b>Registrar and Transfer Agent (R&amp;T):</b></p> <p>KFin Technologies Limited, Selenium Building, Tower-B, Plot No 31 &amp; 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddy, Telangana India - 500 032.        Website: <a href="http://www.kfintech.com">www.kfintech.com</a></p> <p>Please refer to the SAI and Application form for the instructions.</p>



XVI.	<b>Where can applications for subscription / redemption / switches be submitted</b>	<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 <a href="http://www.wealthcompanyamc.in">www.wealthcompanyamc.in</a></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 <a href="http://www.wealthcompanyamc.in">www.wealthcompanyamc.in</a></p> <p>Applications for subscription/ redemption/ switches can also be submitted on platforms of various channel partners like MF Central.</p> <p>For detailed disclosure, kindly refer SAI.</p>
XVII.	<b>Specific attribute of the scheme (such as lock in/ duration in case of target maturity scheme/close ended schemes etc.) (as applicable)</b>	Not Applicable
XVIII.	<b>Special product/facility available during the NFO and on ongoing basis</b>	<p>Systematic Investment Plan (SIP) / Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP) facilities would be available to the investors.</p> <p>For further details of above special products / facilities, investors/ unit holders are kindly requested to refer SAI.</p> <ul style="list-style-type: none"> <li> <b>Systematic Transfer Plan (STP)</b>  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 </li> <li> <b>Systematic Withdrawal Plan (SWP)</b>  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. </li> <li> <b>Stock Exchange Infrastructure Facility</b>  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 </li> </ul>

		<p>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.</p> <p>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</p> <p>Registration of Multiple Bank Accounts in respect of an Investor Folio (non-demat mode):</p> <p>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.</p> <ul style="list-style-type: none"> <li>• <b>Facility to transact through MF Central Platform Transactions through execution-only platforms (EOPs)</b></li> <li>• <b>SIP Top-Up Facility</b></li> <li>• <b>Frequency and Mode of SIP Top-Up</b></li> <li>• <b>SIP Top-Up facility shall not be available in case of Micro-SIP</b></li> <li>• <b>SIP Pause facility</b></li> </ul> <p>For further details, please refer SAI.</p>
<b>XVIX.</b>	<b>Segregated portfolio/side pocketing disclosure</b>	<p>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.</p> <p><b>For Details, kindly refer SAI</b></p>
<b>XX.</b>	<b>Stock lending</b>	<p>Stock lending has not been enabled in the scheme.</p>

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### 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													
ETCDs (applicable to ETFs only)	Not applicable													
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>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> <p>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.</p> <p>Minimum Investment in the underlying ETF's will be 95% of total assets.</p> <p>The underlying Fund (The Wealth Company Gold ETF) may have exposure in Derivatives including Exchange Traded Commodity Derivative.</p> <p>Underlying Schemes:</p> <ul style="list-style-type: none"><li>The Wealth Company Gold ETF</li></ul> <p>In accordance with clause 4 of Seventh Schedule of SEBI (Mutual</p>			Instruments	Indicative Allocation (% of total assets)		Minimum	Maximum	Units of The Wealth Company Gold ETF	95	100	Debt Securities and Money Market Instruments and Government Securities	0	5
Instruments	Indicative Allocation (% of total assets)													
	Minimum	Maximum												
Units of The Wealth Company Gold ETF	95	100												
Debt Securities and Money Market Instruments and Government Securities	0	5												

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

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.

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

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

	<p>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.</p> <p><b>Deployment of funds collected during NFO period</b>          The AMC shall deploy the funds garnered in an NFO within 30 business days from the date of allotment of units.</p> <p>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.</p> <p>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:</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> <li>report deviation, if any, to Trustees at each of the above stages.</li> </ol>
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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 26, 2025  
 Place: Mumbai