

Disclosures for the Scheme Information Document of The Wealth Company Gold ETF

COMPUTATION OF NAV

The NAV of the Units of the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation date. The Fund shall value its investments according to the valuation norms, as specified in Schedule VIII of the Regulations, or such norms as may be prescribed by SEBI from time to time.

All expenses and incomes accrued up to the valuation date shall be considered for computation of NAV. For this purpose, major expenses like management fees and other periodic expenses would be accrued on a day to day basis. The minor expenses and income will be accrued on a periodic basis, provided the non-daily accrual does not affect the NAV calculations by more than 1%.

Any changes in securities and in the number of units be recorded in the books not later than the first valuation date following the date of transaction. If this is not possible given the frequency of the Net Asset Value disclosure, the recording may be delayed upto a period of seven days following the date of the transaction, provided that as a result of the non-recording, the Net Asset Value calculations shall not be affected by more than 1%.

In case the Net Asset Value of a scheme differs by more than 1%, due to non - recording of the transactions, the investors or scheme/s as the case may be, shall be paid the difference in amount as follows:-

- (i) If the investors are allotted units at a price higher than Net Asset Value or are given a price lower than Net Asset Value at the time of sale of their units, they shall be paid the difference in amount by the scheme.
- (ii) If the investors are charged lower Net Asset Value at the time of purchase of their units or are given higher Net Asset Value at the time of sale of their units, asset management company shall pay the difference in amount to the scheme.

The asset management company may recover the difference from the investors.

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
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 No. of Units outstanding under Scheme on the Valuation date

The NAV of the Scheme will be calculated upto four decimal places and will be declared on each business day.

Illustration:

Computation of NAV - Assume that the Market or Fair Value of Scheme's investments is Rs. 1,00,00,000; Current asset of the scheme is Rs. 25,00,000; Current Liabilities and Provisions is Rs. 15,00,000 and the No. of Units outstanding under the scheme are 5,00,000. Thus, the NAV will be calculated as:

$$\text{NAV} = \frac{10000000 + 2500000 - 1500000}{500000} = 22.000$$

Therefore, the NAV of the scheme is Rs. 22.000

Computation of Redemption Price - If the applicable NAV is Rs. 10, exit load is 2% then redemption price will be: $Rs. 10 * (1 - 0.02) = Rs. 9.80$

The Redemption Price will not be lower than 97% of the NAV. 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.

For details on policies related to computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV, please refer SAI.

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. The market price of gold in the domestic market on any Business Day would be arrived at as under:

Value of Gold:

The market price of gold in the domestic market on any Business Day would be arrived at as under:

- (1) The gold held by the Scheme shall be valued at the AM fixing price of London Bullion Market Association (LBMA) in US dollars per troy ounce for gold having a fineness of 995.0 parts per thousand, subject to the following:
 - (a) adjustment for conversion to metric measures as per standard conversion rates;
 - (b) adjustment for conversion of US dollars into Indian rupees as per the RBI reference rate declared by the Foreign Exchange Dealers Association of India (FEDAI); and
 - (c) addition of -
 - (i) transportation and other charges that may be normally incurred in bringing such gold from London to the place where it is actually stored on behalf of the Fund; and
 - (ii) notional customs duty and other applicable taxes and levies that may be normally incurred to bring the gold from London to the place where it is actually stored on behalf of the Fund:

Provided that the adjustment under clause (c) above may be made on the basis of a notional premium that is usually charged for delivery of gold to the place where it is stored on behalf of the Fund.

Provided further that where the gold held by a Scheme has a greater fineness, the relevant LBMA prices of AM fixing shall be taken as the reference price under this sub-paragraph.

- (2) If the gold acquired by the Scheme is not in the form of standard bars, it shall be assayed and converted into standard bars which comply with the good delivery norms of the LBMA and thereafter valued in terms of sub-paragraph (1).

Liquidity/ Listing details	<p><u>Through Stock Exchanges</u></p> <p>The Units of the ETF are listed on the Capital Market Segment of the National Stock Exchange of India Ltd (NSE) /BSE Limited (BSE) and/or any other recognised stock exchanges as may be decided by the AMC from time to time.</p> <p>All investors including Market Makers and Large Investors can subscribe (buy) / redeem (sell) Units of the Scheme on a continuous basis on the NSE and/ or BSE on which the Units are listed during the trading hours on all the trading days. The Units of the Scheme may be bought or sold on all trading days at prevailing listed price on such Stock Exchange(s).</p> <p>The AMC engages Market Makers to provide liquidity in the Secondary Market on an ongoing basis, so that investors other than Market Makers and Large Investors are able to buy or redeem Units on the Stock Exchange(s).</p> <p><u>Directly with the Mutual Fund</u></p> <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 amount as may be specified by SEBI from time to time. • Minimum number of units (Creation units)- 1,00,000 Units and multiples thereof <p>The AMC will appoint atleast two Market Maker(s) to provide for the liquidity in secondary market on an ongoing basis. The Market Maker(s) would offer two-way quotes (buy and sell quotes) in the secondary market for ensuring liquidity in the Units of the Scheme. The list of market maker is available on AMC website. https://www.wealthcompanyamc.in/</p> <p>Redemption of units directly with the Mutual Fund (other than Authorized Participants): Investors other than Market Makers can redeem units directly with the Fund for less than Creation Unit size at approximately indicative NAV based prices (along with applicable charges and execution variations) of units without any exit load if:</p> <ol style="list-style-type: none"> i. Traded price (closing price) of the ETF units is at 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 creation units size daily, averaged over a period of 7 consecutive trading days. <p>Such instances shall be tracked by the AMC on an ongoing basis and in case any of the above mentioned scenarios arises, the same shall be disclosed on the website of the Mutual Fund.</p> <p>Under these circumstances, investors, as specified above, can redeem units of the Scheme directly with the fund house without any exit load. The aforesaid criteria for direct redemption with the fund house are also available on the website of the AMC. If the above criteria are triggered, no exit load would be applicable in such cases.</p>
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NAV disclosure
Disclosure Timings of NAV:

The AMC will calculate and disclose the NAVs on all Business Days. The AMC shall update the NAVs on its website (<https://www.wealthcompanyamc.in/>) and of the Association of Mutual Funds in India - AMFI (www.amfiindia.com) before 9.00 a.m. on the following business day.

In case the NAV is not uploaded by 9.00 a.m. on the following business day it shall be explained in writing to AMFI for non adherence of time limit for uploading NAV on AMFI's website. 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. Investors may also place a specific request to the Mutual Fund for sending latest available NAV through SMS.

Indicative Net Asset Value (iNAV): As per Clause 3.6.5.1 (c) of SEBI Master Circular, iNAV of an ETF.

The Fund will also calculate intra-day indicative NAV and will be updated during the market hours on the website of the Mutual Fund (<https://www.wealthcompanyamc.in/>). Indicative NAV will be based on the latest available data for Gold. Accordingly, iNAV disclosed for Gold ETF will be either static or dynamic depending upon the availability of the underlying prices. Intra-day indicative NAV will not have any bearing on the creation or redemption of units directly with the Fund by the Authorized Participants /Large Investors.

NAV will be determined for every Business Day except in special circumstances. NAV will be calculated upto four decimal places. NAV of the Scheme shall be made available on the website of AMFI (www.amfiindia.com) and the Mutual Fund (<https://www.wealthcompanyamc.in/>) by 9.00 a.m. on the following business day.

Methodology for calculation 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
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 No. of Units outstanding under Scheme on the Valuation date

The NAV of the Scheme will be calculated upto four decimal places and will be declared on each business day. The valuation of the Scheme's assets and calculation of the Scheme's NAV shall be subject to audit on an annual basis and shall be subject to such regulations as may be prescribed by SEBI from time to time.

Illustration:

Computation of NAV - Assume that the Market or Fair Value of Scheme's investments is Rs. 1,00,00,000; Current asset of the scheme is Rs. 25,00,000; Current Liabilities and Provisions is Rs. 15,00,000 and the No. of Units outstanding under the scheme are 5,00,000. Thus, the NAV

will be calculated as:

$$NAV = \frac{1000000 + 250000 - 150000}{50000} = 22.000$$

Therefore, the NAV of the scheme is Rs. 22.000

Computation of Redemption Price - If the applicable NAV is Rs. 10, exit load is 2% then redemption price will be: Rs. 10* (1-0.02) = Rs. 9.80

The Redemption Price will not be lower than 97% of the NAV

Applicable timeline	<p>Timeline for Dispatch of redemption proceeds: The Fund shall dispatch the redemption proceeds within 3 (three) working days from the date of acceptance of duly filled in redemption request at any of the official point of acceptance of transactions.</p> <p>Further, the investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023, read with clause 14.2 of SEBI Master Circular dated June 27, 2024 (“SEBI Master Circular”), the AMC might follow the additional timelines as prescribed. In case the Redemption proceeds are not made within 3 working Days of the date of redemption or repurchase, interest will be paid @15% per annum or such other rate from the 4th day onwards, as may be prescribed by SEBI from time to time. Refer SAI for details on exceptional scenarios.</p> <p>Timeline for Dispatch of dividend proceeds: Not Applicable</p>																	
Breakup of Annual Scheme Recurring expenses	<p>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 etc. as given in the table below:</p> <p>As per SEBI (MF) Regulations, 1996, recurring expenses will not exceed the regulatory limit of 1.00% of the Scheme's daily net assets.</p> <p>The total fees and expenses for operating the scheme as listed hereunder would be 1.00% of the daily net assets which includes expenses towards management fees, commission, marketing expense and other expense relating to operating the scheme.</p> <table border="1" data-bbox="411 974 1533 1709"> <thead> <tr> <th data-bbox="411 974 1321 1043">Expense Head</th> <th data-bbox="1321 974 1533 1043">% of daily Net Assets</th> </tr> </thead> <tbody> <tr> <td data-bbox="411 1043 1321 1088">Investment Management and Advisory Fees</td> <td data-bbox="1321 1043 1533 1088" rowspan="15">Upto 1.00%</td> </tr> <tr> <td data-bbox="411 1088 1321 1133">Trustee fee</td> </tr> <tr> <td data-bbox="411 1133 1321 1178">Audit fees</td> </tr> <tr> <td data-bbox="411 1178 1321 1223">Custodian fees</td> </tr> <tr> <td data-bbox="411 1223 1321 1267">RTA Fees</td> </tr> <tr> <td data-bbox="411 1267 1321 1312">Listing and depository fees</td> </tr> <tr> <td data-bbox="411 1312 1321 1357">Marketing & Selling expense incl. Cost of statutory advertisement</td> </tr> <tr> <td data-bbox="411 1357 1321 1402">Cost related to investor communications</td> </tr> <tr> <td data-bbox="411 1402 1321 1447">Cost of fund transfer from location to location</td> </tr> <tr> <td data-bbox="411 1447 1321 1514">Cost of providing account statements and Income Distribution cum capital withdrawal redemption cheques and warrants</td> </tr> <tr> <td data-bbox="411 1514 1321 1559">Costs of statutory Advertisements</td> </tr> <tr> <td data-bbox="411 1559 1321 1626">Cost towards investor education & awareness - 5% of total TER charged to direct plans, subject to maximum of 0.5 bps of AUM</td> </tr> <tr> <td data-bbox="411 1626 1321 1671">Brokerage & transaction cost over and above 12 bps for cash market trades</td> </tr> <tr> <td data-bbox="411 1671 1321 1709">Goods and Services Tax on expenses other than investment and advisory fees</td> </tr> </tbody> </table>	Expense Head	% of daily Net Assets	Investment Management and Advisory Fees	Upto 1.00%	Trustee fee	Audit fees	Custodian fees	RTA Fees	Listing and depository fees	Marketing & Selling expense incl. Cost of statutory advertisement	Cost related to investor communications	Cost of fund transfer from location to location	Cost of providing account statements and Income Distribution cum capital withdrawal redemption cheques and warrants	Costs of statutory Advertisements	Cost towards investor education & awareness - 5% of total TER charged to direct plans, subject to maximum of 0.5 bps of AUM	Brokerage & transaction cost over and above 12 bps for cash market trades	Goods and Services Tax on expenses other than investment and advisory fees
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Goods and Services Tax on brokerage and transaction cost	
Other Expenses	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (b)	Upto 1.00%
Additional expenses for gross new inflows from specified cities	Upto 0.30%

^ In line with SEBI Circular dated December 31, 2024, the AMC / Mutual Fund shall set apart 5% of total TER charged to direct plans, subject to maximum of 0.5 bps of AUM for investor education and awareness initiatives.

Note: SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI letter dated No. 35P/ MEM-COR/ 85-a/ 2022-23 dated March 02, 2023 has directed AMCs to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till further notice.

The AMC shall adhere provisions of Chapter 10 of SEBI Master Circular dated June 27, 2024 and various guidelines specified by SEBI as amended from time to time, with reference to charging of fees and expenses. Accordingly:

- a. All scheme related expenses including commission paid to distributors, shall be paid from the Scheme only within the regulatory limits and not from the books of the AMC, its associates, sponsor, trustee or any other entity through any route.
Provided that, such expenses that are not specifically covered in terms of Regulation 52 (4) can be paid out of AMC books at actual or not exceeding 2 bps of the Scheme AUM, whichever is lower.
- b. No pass back, either directly or indirectly, shall be given by the Fund / the AMC / Distributors to the investors.

Illustration of impact of expense ratio on scheme's returns (by providing simple example)

Particulars		NAV
Opening NAV per unit	A	10.000
Gross Scheme Returns @ 8.75%	B	0.875
Expense Ratio @ 1.00 % p.a.	C = (A x 1.00%)	0.100
Closing NAV per unit	D = A + B - C	10.775
Net 1 Year Return	E/A - 1	7.75%

Disclosure on Goods and Services Tax:

Goods and Services Tax on investment management and advisory fees shall be in addition to the above expense.

Further, with respect to Goods and Services Tax on other than management and advisory fees:

- Goods and Services Tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER as per regulation 52 of the Regulations.
- Goods and Services Tax on brokerage and transaction cost paid for asset purchases, if any, shall be within the limit prescribed under regulation 52 of the Regulations.

For the actual current expenses being charged to the Scheme, the investor should refer to the website of the mutual fund at <https://www.wealthcompanyamc.in>. Any change proposed to the current expense ratio will be updated on the website at least three working days prior to the change.

As per the Regulations, the total recurring expenses that can be charged to the Scheme in this Scheme information document shall be subject to the applicable guidelines. The total recurring expenses of the Scheme, will however be limited to the ceilings as prescribed under Regulation 52(6) of the Regulations.

	<p>The purpose of the above table is to assist the investor in understanding the various costs & expenses that the investor in the Scheme will bear directly or indirectly. These estimates have been made in good faith as per the information available to the AMC and the above expenses (including investment management and advisory fees) are subject to inter-se change and may increase/decrease as per actual and/or any change in the Regulations, as amended from time to time.</p> <p>Link for last 6 months TER and Daily TER: www.wealthcompanyamc.in/statutory-disclosures/total-expense-ratio</p> <p>Link for scheme factsheet: www.wealthcompanyamc.in/downloads/factsheets</p>
Definitions	<p>Refer the following link for Definitions/interpretations https://www.wealthcompanyamc.in/download-forms</p>
Risk factors	<p>Scheme Specific Risk:</p> <p>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:</p> <p>Risk factors associated with investing in Gold and Gold related instruments</p> <ul style="list-style-type: none"> • The NAV of the Units relates directly to the value of the gold held by the Scheme minus the expenses incurred in managing of the scheme including but not limited to management fees, Operational expenses, cost incurred to buy and sell, taxes, other charges, tracking error, tracking difference (Positive or negative) and fluctuations in the price of gold could adversely affect investment value of the Units. The factors that may affect the price of gold, inter-alia, include economic and political developments, changes in interest rates and perceived trends in bullion prices, exchange rates, inflation trends, market movements, etc. • Actual or perceived disruptions in the processes used to determine the LBMA Gold Price, or lack of confidence in that benchmark, may adversely affect the return on your investment in the scheme (if any). • Future governmental decisions may have significant impact on the price of gold, which may result in a significant decrease or increase in the value of the net assets and the net asset value. • Because the ETF holds only gold, an investment in the ETF may be more volatile than an investment in a more broadly diversified portfolio. • To the extent that demand for gold exceeds the available supply at that time, Market Makers may not be able to readily acquire sufficient amounts of gold necessary for the creation of a Basket. Market speculation in gold could result in increased requests for the issuances. It is possible that Market Makers may be unable to acquire sufficient gold that is acceptable for delivery for the issuance of new Baskets due to a limited then-available supply coupled with a surge in demand for the ETF units. In such circumstances, the AMC may suspend or restrict the issuance of Baskets. Such occurrence may lead to further volatility in Share price and deviations, which may be significant, in the market price of the ETF units relative to the NAV. • The gold market in general has experienced extreme price and volume fluctuations that have often been unrelated or disproportionate to factors such as gold's uses in jewelry, technology, and industrial applications, or cost and production levels in major gold-producing countries such as China, Mexico, and Peru. In particular, supply chain disruptions resulting from the COVID-19 outbreak and investor speculation have significantly contributed to recent price and volume fluctuations.

- The formula for determining NAV of the Units is based on the imported (landed) value of gold. The landed value of gold is computed by multiplying international market price by US dollar value. The value of gold or NAV, therefore will depend upon the conversion value of US dollar into Indian rupee and attracts all the risks attached to such conversion and forex volatility.
- There is no Exchange for physical gold in India. The Scheme may have to buy or sell gold from the open market, which may lead to counter party risks for the Scheme for trading and settlement.
- The returns from physical gold in which the Scheme invests may underperform returns from other securities or asset classes.
- There is a risk that part or all of the Scheme's gold could be lost, damaged or stolen. Access to the Scheme's gold could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the Scheme and consequently on investment / redemption in Units.
- The Scheme may retain certain investments in cash or cash equivalents for its day-to-day liquidity requirements. The Scheme has to sell gold only to bullion bankers / traders who are authorized to buy gold. Though, there are adequate numbers of players (commercial or bullion bankers) to whom the Scheme can sell gold, the Scheme may have to resort to distress sale of gold if there is no or low demand for gold to meet its cash needs of redemption or expenses. The distress sale may affect the redemption value of the units adversely. The Trustee, in general interest of the Unit holders of the Scheme offered under this Scheme Information Document and keeping in view of the unforeseen circumstances / unusual market conditions, may limit the total number of Units, which can be redeemed on any Business Day.
- Any changes in trading regulations by the stock exchange(s) or SEBI may affect the ability of Market Maker to arbitrage resulting into wider premium / discount to NAV. Any changes in the regulations relating to import and export of gold or gold jewellery (including customs duty, sales tax and any such other statutory levies) may affect the ability of the Scheme to buy / sell gold against the purchase and redemption requests received.
- The Scheme is not actively managed. The performance of the Scheme may be affected by a general price decline in the Gold prices. The Scheme invests in the physical Gold regardless of their investment merit. The AMC does not attempt to take defensive positions in declining markets.
- For the valuation of gold by the Scheme, indirect taxes like customs duty, VAT, etc. would also be considered. Hence, any change in the rates of indirect taxation / applicable taxes would affect the valuation of the Scheme.
- Gold Exchange Traded Funds (GETFs) are relatively new products and their value could decrease if unanticipated operational or trading problems arise. The Wealth Company Gold ETF, an open ended Exchange Traded Fund, is therefore subject to operational risks.
- Though this is an open-ended scheme, the Scheme would ordinarily repurchase Units in Creation Unit Size. Thus Unit holding less than Creation Unit Size can only be sold through the secondary market on the Exchange. Further, the price received upon the redemption of Units of the Scheme may be less than the value of the gold represented by them.
- A day on which valuation on London Bullion Market Association (LBMA) is not available shall not be a Business day and hence NAV for the said day shall not be available to the Investors.
- The Wealth Company Gold ETF (the Scheme) is a passively managed fund that shall be investing substantial portion of its assets in physical gold and tracking its performance as close as possible to the price of gold. Therefore, irrespective of decline / rise in prices of physical gold, the Scheme shall remain invested in gold and being a passively managed fund, no active calls based on outlook of gold prices will be taken by the Fund.

- Investments by the Scheme are subject to availability of Gold. If favorable investment opportunities do not exist or opportunities have notably diminished, the scheme may suspend accepting fresh subscriptions.
- Performance of the Scheme may be affected by political, social and economic developments, which may include changes in government policies, diplomatic conditions, taxation and other policies.
- ETF units are created to reflect, at any given time, the market price of gold. Because the value of ETFs depends on the price of gold, it is subject to fluctuations similar to those affecting gold prices. The price of gold has fluctuated widely over the past several years. If gold markets continue to be characterized by the wide fluctuations that they have shown in the past several years, the price of the ETF units will change widely and in an unpredictable manner. This exposes your investment in ETF units to potential losses if you need to sell your ETF units at a time when the price of gold is lower than it was when you made your investment in ETF units. Even if you are able to hold ETF units for the mid- or long-term you may never realize a profit, because gold markets have historically experienced extended periods of flat or declining prices. Investors should be aware that while gold is used to preserve wealth by investors around the world, there is no assurance that gold will maintain its long-term value in terms of future purchasing power. In the event the price of gold declines, it is expected the value of an investment in the ETFs to decline proportionately.
- During the process of creation or redemption of the Scheme in creation unit size, the AMC will source or sell the physical gold from a counterparty. The price at which the gold is bought or sold at will include a spread also, apart from cost price of the gold, taxes and other transaction cost. Thus cost may vary depending on the source from which gold is bought or sold, due to different cost being charged by the counterparty. This varying buying or selling cost will impact the cost at which units are created for the investor or redeemed for the investor. AMC will most likely be passing on all the cost associated with buying and selling of the physical gold, including spread, transaction cost, taxes etc. on to the investor/investors. This will impact the per unit cost realized by the investor in case of creation or redemption directly with the AMC.
- The AMC within the regulatory guidelines and room given in Scheme information document, may use derivative on gold (like Futures) for rebalancing, holding, creation of fresh units or redemption of existing units for the Scheme. The use of derivatives may affect the performance of the scheme and tracking error. It may also impact the value at units are created or redeemed by the scheme.
- If the process of creation and redemption of Baskets encounters any unanticipated difficulties or is materially restricted due to any illiquidity in the market for physical gold, the possibility for arbitrage transactions by Market Makers, intended to keep the price of the ETF units closely linked to the price of gold may not exist and, as a result, the price of the ETF units may fall or otherwise diverge from NAV.

Risk factors associated with investing in Gold Monetisation Scheme (GMS) and Gold Deposit Scheme (GDS)

The ETF shall, as permitted by SEBI, may invest a part of its pool of physical gold assets in Gold Monetisation Scheme/Gold Deposit Scheme run by Banks. Under the GMS/GDS, the ETF will deposit its physical gold assets as principal with the Banks which offer such facility (“the issuer”). A situation could arise where the issuer is unable to return the principal physical gold to ETF upon maturity or in case of an early redemption. Such inability to return physical gold could arise on account of liquidity problems or general financial health of the issuer. A default by the issuer under

a GMS /GDS may result in losses to the Unit holders of the ETF. GMS/GDS being an unlisted and non-transferrable security can be Redeemed only with the issuer and hence, is subject to the risk of an issuer's inability to meet principal and interest payments on the obligation (credit risk). Credit Risk means that the issuer of a Security may default on interest payments or even paying back the principal amount on maturity (i.e. the issuer may be unable to make timely principal and interest payments on the Security) which may result in losses to the Unitholders of the ETF.

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.

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 Investing in Derivatives/ETCD: Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable.

No assurance can be given that the fund manager will be able to identify or execute such strategies. whenever the Scheme trade in the derivatives market there are risk factors and

issues concerning the use of derivatives that investors should understand. Derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the “counter party”) to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. Derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have a large impact on their value. Also, the market for derivative instruments is nascent in India.

The risks associated with the use of derivatives are different from or possibly greater than the risks associated with investing directly in securities and other traditional investments.

The specific risk factors arising out of a derivative strategy used by the Fund Manager may be as below:

- Lack of opportunity available in the market.

The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

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 Debt & Money Market Instruments

- Price-Risk or Interest-Rate Risk: Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.

- **Credit Risk:** In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government securities, there is no credit risk to that extent.
- **Liquidity or Marketability Risk:** This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market.
- **Reinvestment Risk:** Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.
- **Pre-payment Risk:** Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.
- **Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.
- **Concentration Risk:** The Scheme portfolio may have higher exposure to a single sector, subject to maximum of 20% of net assets, depending upon availability of issuances in the market at the time of investment, resulting in higher concentration risk. Any change in government policy / businesses environment relevant to the sector may have an adverse impact on the portfolio.
- **Different types of securities in which the scheme would invest as given in the SID carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds, which are AA rated, are comparatively more risky than bonds, which are AAA rated.**

Risk factors associated with processing of transaction through Stock Exchange Mechanism

The trading mechanism introduced by the stock exchange(s) is configured to accept and process transactions for mutual fund units in both Physical and Demat Form. The allotment and/or redemption of Units through NSE and/or BSE or any other recognised stock exchange(s), on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing/settlement, etc. upon which the Fund has no control. However, units of the Scheme can only be subscribed in demat mode. Moreover, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s).

Risk associated with investment in units of mutual funds:

- The Scheme may invest in other scheme(s) managed by the AMC or in schemes of other mutual funds, provided such investments are in conformity with the investment objectives of the Scheme and in accordance with terms of the prevailing SEBI Regulations. Such investments in other schemes may provide the Scheme access to a specialised investment area or economic sector which can be more effectively accessed by investing in the underlying scheme(s). The Fund Manager will only make such investments if it determines

in its discretion that to do so is consistent with the interests of the Unit holders of the Scheme.

- The Scheme may invest in schemes operated by third parties. Considering third parties are not subject to the oversight or control of the AMC, the Fund Manager may not have the opportunity to verify the compliance of such schemes with the laws and regulations applicable to them.
- It is possible that a number of underlying scheme(s) might take substantial positions in the same security at the same time. This inadvertent concentration may interfere with the Scheme's goal of diversification. The AMC would attempt to alleviate any potential inadvertent concentration as part of its regular monitoring and reallocation process. Conversely the AMC may at any given time, hold opposite positions, such position being taken by different underlying scheme(s). Each such position shall result in transaction fees for the Scheme without necessarily resulting in either a loss or a gain. Moreover, the AMC may proceed to a reallocation of assets between the underlying scheme(s) and liquidate investments made in one or several of them.
- Further, many of the underlying scheme(s) in which the Scheme may invest could use special investment techniques or concentrate its investments in only one geographic area or asset investment category, which may subject the Scheme's investments to risks different from those posed by investments in equity or fixed income scheme(s) or risks of the market and of rapid changes to the relevant geographic area or investment category.
- When the Scheme invests in other schemes, the Unit holders in the Scheme will also incur fees and expenses (such as, but not limited to, management fees, custody fees, registrar fees, audit fees, etc.) at the level of the underlying scheme in accordance with the offering documents of the relevant scheme(s) and the limits prescribed under the SEBI Regulations.
- No assurance can be given that the strategies employed by other schemes in the past to achieve attractive returns will continue to be successful or that the return on the Scheme's investments will be similar to that achieved by the Scheme or other schemes in the past.

Risk Mitigation Strategies:

The AMC incorporates necessary framework in place for risk mitigation at an enterprise level, and scheme level in accordance with the Risk Management Framework prescribed by the SEBI. The Risk Management division of the AMC is an independent division within the organisation. Internal risk thresholds are defined and judiciously monitored. Risk indicators on various parameters are computed and are monitored on a regular basis. The Risk Management Committee of the Board enables a dedicated focus on risk factors and the relevant risk mitigants from time to time. In addition, to minimise the major risks, the following measures are taken:

Risk & Description	Risk mitigants / management strategy
Risk associated with Tracking Error and Tracking Difference	Over a short period, the Scheme may carry the risk of variance between portfolio composition and Benchmark. The objective of the Scheme is to closely track the performance of physical gold prices over the same period, subject to tracking error. The Scheme would endeavor to maintain a low tracking error and tracking difference by actively aligning the portfolio in line with the Index.
Price risk: Fluctuations in the price of Gold	The Scheme is passively managed and Fluctuations in Gold prices will not increase the tracking error.
Liquidity risk: Inability to buy/ sell appropriate quantities of Gold.	The Scheme has to sell Gold only to designated bankers / traders who are authorized to buy Gold. Though there are adequate numbers of players to whom the Scheme can sell Gold the Scheme may have to resort to distress sale of Gold if there is no or low demand for Gold to meet its cash needs of redemption or expenses.

	Event risk/Custody Risk:	There is a risk that part or all of the physical Gold belonging to
	Risk of loss, damage, the, impurity etc. of Gold.	the Scheme could be lost, damaged or stolen. In order to ensure safety, the said Gold will be stored with a custodian in its vaults. Gold held by custodians is also insured. The custodian will insure/cover all such risks.
	Exchange Traded Commodity Derivatives (ETCD)	Investment in commodities has an inherent market risk in terms of volatility, which cannot be mitigated generally. However, SEBI has allowed participation in ETCDs only which are likely to have enough liquidity in the market. The settlement risk shall be mitigated by ensuring that the trade positions do not fall in delivery mode. However, as mutual fund schemes participating in ETCDs may hold the underlying goods in case of physical settlement of contracts, such goods shall be disposed of from the books of the scheme, at the earliest, not exceeding the timeline prescribed under the Regulations.
	Debt and Money Market instruments	<ul style="list-style-type: none"> • Credit Risk: Management analysis will be used for identifying company specific risks. Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken. • Price-Risk or Interest-Rate Risk: The Scheme may primarily invest the debt portion of the portfolio in short term debt & money market instruments, units of Liquid and Overnight schemes thereby mitigating the price volatility due to interest rate changes generally associated with long-term securities. • Risk of Rating Migration: The Scheme may primarily invest the debt portion of the portfolio in shortterm debt & money market instruments, units of Liquid and Overnight schemes thereby mitigating the risk of rating migration generally associated with long-term securities. • Basis Risk: The debt allocation of the scheme is primarily as a cash management strategy and such strategy returns are expected to reflect the very short term interest rate hence investment is made in short term debt and money market instruments. • Spread Risk: The Scheme may primarily invest the debt portion of the portfolio in short-term debt & money market instruments, units of Liquid and Overnight schemes thereby mitigating the risk of spread expansion which is generally associated with long-term securities. • Reinvestment Risk: The debt allocation of scheme is primarily as a cash management strategy and such strategy returns are expected to reflect the very short term interest rate hence investment is done in short term debt and money market instruments. Reinvestment risks will be limited to the extent of debt instruments, which will be a very small portion of the overall portfolio value. • Liquidity Risk: The Scheme may, however, endeavor to minimize liquidity risk by primarily investing the debt portion of the portfolio in relatively liquid short-term debt & money market instruments, units of Liquid and Overnight schemes.

	<p>Risk associated with investment in units of Mutual Fund</p> <p>Risks associated with segregated portfolio</p>	<p>The Mutual Fund Schemes are highly regulated by SEBI and they have to ensure compliance with the applicable regulatory requirements thereby mitigating the risk. Further, the Mutual Fund portfolios are generally well diversified and typically endeavor to provide liquidity on a T+1/T+2 basis and aim to mitigate any risks arising out of underlying investments.</p> <p>The Scheme will endeavor to realize the segregated holding in the best interest of the investor at the earliest.</p>
Index methodology/ Details of underlying fund in case of Fund of Funds	<p>Disclosures regarding the index, index eligibility criteria, methodology, index service provider, index constituents, impact cost of the constituents - Not Applicable, as the scheme is Gold ETF</p> <p>In case of Fund of Funds Scheme, Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying fund should be provided - Not Applicable, as the scheme is Gold ETF</p>	
List of official points of acceptance:	<p>Details to be uploaded and updated on a functional website link - https://www.wealthcompanyamc.in/</p>	
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	<p>The investor can refer the below link for any information on the above point on a real time basis - https://www.wealthcompanyamc.in/download-forms</p>	
Investor services	<p>Details of related information/procedure/investor points</p> <p>Contact details for general service request and for compliant resolution: E-Mail: investorcare@wealthcompany.in Toll-Free: 1800 267 3454</p> <p>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: Investors may contact at toll free number 1800 267 3454 E-Mail: investorcare@wealthcompany.in</p>	
Portfolio Disclosure	<p>Monthly and Half Yearly Portfolio Disclosures: The Mutual Fund/AMC shall e-mail to all unitholders (if an e-mail address is provided) the complete scheme portfolio as at the end of each month and each half year (i.e., 31st March and 30th September) within ten days of end of the month/half year. These shall also be displayed on the website of the Mutual Fund www.wealthcompanyamc.in/downloads/disclosures and that of AMFI (www.amfiindia.com) in a user-friendly and downloadable spreadsheet format. Investors may also place a specific request to the Mutual Fund for sending the half yearly portfolio through email. The Mutual Fund shall publish an advertisement disclosing uploading of such half yearly scheme portfolios on its website, in all India editions of one English and one Hindi daily newspaper. The Mutual Funds shall provide a physical copy of the scheme portfolio, without charging any cost, on specific request received from a unitholder.</p>	

	<p>The investor can refer the below link for information on the above point as and when available www.wealthcompanyamc.in/downloads/disclosures</p> <ul style="list-style-type: none"> • Portfolio Turnover measures the volume of trading that occurs in a Scheme's portfolio (gold in this scheme) during a given time period. The Scheme is an open-ended Exchange Traded Fund. It is therefore expected that there would be a number of subscriptions and redemptions on a daily basis through Stock Exchange(s) or with The Wealth Company Mutual Fund directly by Authorised Participants and Large Investors that may require purchase or sale of gold. In view of the nature of the Scheme, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. <p>Portfolio Tunover is not applicable since it is an ETF.</p>
Detailed comparative table of the existing schemes of AMC	<p>The Wealth company Mutual fund do not have any existing ETFs. Refer investor can refer the below link for information on the above point as and when available www.wealthcompanyamc.in/downloads/disclosures for detailed comparative table (N A).</p>
Scheme performance	<p>This scheme is a new scheme and does not have any performance track record.</p>
Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report	<p>Half Yearly Financial Results</p> <p>The Mutual Fund shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website and shall publish an advertisement disclosing the hosting of such financial results on their website, 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 unaudited financial results will be displayed on the website of the Mutual Fund (https://The Wealth Companymutual.com/statutory-disclosures/financials) and that of AMFI (www.amfiindia.com).</p> <p>Annual Report</p> <p>Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year as under:</p> <p>(i) by e-mail to the Unit holders whose e-mail address is available with the Fund, (ii) in physical form to the Unit holders whose email address is not available with the Fund and/or to those Unit holders who have opted / requested for the same.</p>

An advertisement shall also be published in all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the website of the AMC.

The physical copy of the scheme wise annual report or abridged summary shall be made available to the investors at the registered office of the AMC. Physical copy of the abridged summary of the Annual Report shall be provided to the unitholder, without charging any cost, on such specific request by the unitholder.

A link of the scheme annual report shall be displayed prominently on the website of the Mutual Fund ([https://The Wealth Company Mutual.com/statutory-disclosures/financials](https://TheWealthCompanyMutual.com/statutory-disclosures/financials)) and that of AMFI (www.amfiindia.com).

The AMC shall also provide a physical copy of abridged summary of the annual report, without charging any cost, on specific request received from the unitholder. A copy of scheme wise annual report shall also be made available to unitholder(s) on payment of nominal fees.

Specify timelines of these disclosures and details of where they are disclosed. (such as “Refer to AMC website, SAI, AMFI website for further details etc. Provide a functional link for each respective field”)

Risk-o-meter

In accordance with SEBI circular dated November 05, 2024 and Clause 5.16 of SEBI Master Circular dated June 27, 2024, Mutual Fund shall disclose, to the investors in which the unit holders are invested,

(a) risk-o-meter of the scheme and benchmark while disclosing the performance of scheme vis-à-vis benchmark and

(b) details of the scheme portfolio including the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark while communicating the fortnightly, monthly and half-yearly statement of scheme portfolio via email.

Further, pursuant to clause 17.4.1.h of SEBI Master Circular, any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme.

Risk-o-meter shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meter along with portfolio disclosure for all their schemes on the website of the Mutual Fund (<https://www.wealthcompanyamc.in/>) and that of AMFI (www.amfiindia.com) within 10 days from the close of each month.

Mutual Funds shall also 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. Investors may please note that the Risk-o-meter disclosed is basis internal assessment of the scheme portfolio as on the date of disclosure.

Scheme Summary Document

Pursuant to SEBI advisory dated December 28, 2021, a standalone scheme document called ‘Scheme Summary Document’ for all the Schemes of The Wealth Company Mutual Fund has been hosted on its website (<https://www.wealthcompanyamc.in/>) which contains all the details of the Schemes including but not limited to Scheme features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc. The Scheme Summary Document is uploaded on the website of the Mutual Fund, AMFI and stock exchanges in 3 data formats i.e. PDF, Spreadsheet and a machine readable format (either JSON or XML).

Tracking Error:

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>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.</p>
Scheme factsheet	Link for scheme factsheet: www.wealthcompanyamc.in/downloads/factsheets
Schemespecific disclosures	For details refer the table below:
Format for Scheme Specific Disclosures (to be put on weblink)	
Portfolio Rebalancing	<p>Rebalancing of deviation due to short term defensive consideration : Any alternation in the investment pattern will be for a short term defensive consideration as per clause 1.14.1.2 of SEBI Master Circular dated June 27, 2024, the intention being always to protect the interests of the Unit Holders and the Scheme shall rebalance the portfolio within 7 calendar days.</p> <p>It may be noted that no prior intimation/indication will be given to investors when the composition/asset allocation pattern under the Scheme undergoes changes within the permitted band as indicated above.</p> <p>Portfolio rebalancing in case of passive breach: In line with clause 3.6.7 of SEBI Master Circular dated June 27, 2024, in case of change in constituents of the index due to periodic review, the portfolio of Scheme shall be rebalanced within 7 calendar days. Further, any transactions undertaken in the portfolio of Index Schemes to meet the redemption and subscription obligations shall be done ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.</p> <p>However, always the portfolio will adhere to the overall investment objectives of the Scheme. However, the s bame will be rectified at the earliest opportunity as may be available, but not later than 7 days, to minimize the tracking error.</p> <p>In the event of involuntary corporate action, the scheme shall dispose the security not forming part of the underlying index within 7 calendar days from the date of allotment/listing.</p> <p>For detailed disclosure, kindly refer SAI.</p>
Disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions	<p>This scheme is a new scheme and hence this disclosure is currently not available. For detailed disclosure, kindly refer SAI.</p>
Investments of AMC in the Scheme	<p>This scheme is a new scheme and hence this disclosure is currently not available. For detailed disclosure, kindly refer SAI.</p>
Taxation	For details on taxation please refer to the clause on Taxation in the SAI
Associate Transactions	<p>This scheme is a new scheme and hence this disclosure is currently not available. For detailed disclosure, kindly refer SAI.</p>

Listing and transfer of units	<p>Listing:-</p> <p>The Units of the ETF are listed on the Capital Market Segment of the National Stock Exchange of India Ltd (NSE) /BSE Limited (BSE) and/or any other recognised stock exchanges as may be decided by the AMC from time to time.</p> <p>The trading will be as per the normal settlement cycle. The AMC reserves the right to list the units of the Scheme on any other recognized stock exchange at later date, after obtaining required approval from respective stock exchange.</p> <p>Transfer of units:-</p> <p>The units of The Wealth Company Gold ETF are transferable via the Depository Participant (DP) as the Units are held compulsorily in dematerialised form. Transfers should be only in favour of transferees who are eligible of holding units under the scheme. The delivery instructions for transfer of The Wealth Company Gold ETF units will have to be lodged with the DP in the requisite form as may be required from time to time and the transfer will be effected in accordance with such rules / regulations as maybe in force governing transfer of securities in dematerialized mode. Under special circumstances, holding of units by a company or other body corporate with another company or body corporate or an individual/ individuals, none of whom is a minor, may be considered by the AMC.</p> <p>Any addition, deletion of name of the Unit holder is deemed as transfer of Units. In 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 Unit and not a transfer, and will be in accordance with the rules / Regulations as maybe in force governing transfer of securities in dematerialized mode. For all Transfer/ Transmission, the investors need to approach their respective DP.</p>
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Dematerialization of units	<p>The Units of the Scheme are available only in dematerialized (electronic) form. Investors intending to invest in Units of the Scheme will be required to have a beneficiary account with a Depository Participant (DP) of NSDL/ CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units directly from the fund in Creation Unit Size.</p> <p>The Units of the Scheme will be issued, traded and settled compulsorily in dematerialized (electronic) form.</p>
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.)	The minimum target amount to be raised during the NFO Period shall be ₹ 5 Crore.
Maximum Amount to be raised (if any)	NA
Dividend Policy (IDCW)	Not Applicable
Allotment (Detailed procedure)	<p>For NFO allotment and fresh purchase during ongoing sales with creation of a new Folio:</p> <ul style="list-style-type: none"> • The AMC shall allot the units to the applicant whose application has been accepted and also send confirmation specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number within five working days from the date of closure of the NFO / transaction. • The AMC shall issue to the investor whose application has been accepted, an account statement specifying the number of units allotted within five business days of closure of NFO/transaction. For allotment in demat form the account statement shall be sent by the depository / depository participant, and not by the AMC. • For NFO allotment in demat form, the AMC shall issue units in dematerialized form to a unit holder within two working days of the receipt of request from the unit holder. • For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail instead of physical statement. • The unitholder may request for an account statement by writing / calling us at any of the ISC and the AMC shall provide the account statement to the investor within 5 business days from the receipt of such request. <p>Pursuant to clause 14.4 of SEBI Master Circular, investors are requested to note the following regarding dispatch of account statements:</p>

Consolidated Account Statement (CAS) - for Unitholders -

Investors who hold demat account and have registered their PAN with the mutual fund:

For transactions in the schemes of The Wealth Company Mutual Fund, a Consolidated Account Statement, based on PAN of the holders, shall be sent by Depositories to investors holding demat account, for each calendar month on or before fifteenth day of the succeeding month to the investors in whose folio's transactions have taken place during that month.

Due to this regulatory change, AMC has now ceased sending account statement (physical / e-mail) to the investors after every financial transaction including systematic transactions.

The CAS shall be generated on a monthly basis. AMCs/ RTAs shall share the requisite information with the Depositories on monthly basis to enable generation of CAS. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be the PAN of the first holder and pattern of holding. Based on the PANs provided by the AMCs/MF-RTAs, the Depositories shall match their PAN database to determine the common PANs and allocate the PANs among themselves for the purpose of sending CAS. For PANs which are common between depositories and AMCs, the Depositories shall send the CAS.

In case investors have multiple accounts across the two depositories, the depository having the demat account which has been opened earlier shall be the default depository which will consolidate details across depositories and MF investments and dispatch the CAS to the investor. However, option shall be given to the demat account holder by the default depository to choose the depository through which the investor wishes to receive the CAS.

In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send the account statement to the investor as specified under the regulations applicable to the depositories.

Consolidated account statement sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, Payout of IDCW option, Reinvestment of IDCW option, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and transaction in dematerialised securities across demat accounts of the investors and holding at the end of the month. The CAS shall also provide the total purchase value / cost of investment in each scheme. to investors who have opted for delivery via electronic mode (e-CAS) by the 12th day from the month end and to investors who have opted for delivery via physical mode by the 15th day from the month end.

For folios where there are no transactions during the half – year, the depositories shall dispatch a consolidated statement (for investors having a demat account) i.e. half-yearly CAS at the end of every six months (i.e. September/ March) to investors that have opted for e-CAS on or before the 18th day of April and October and to investors who have opted for delivery via physical mode by the 21st day of April and October to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable.

For Unit Holders who have provided an e-mail address to the Mutual Fund or in KYC records, the CAS will be sent by e-mail. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered in the Depository system.

Investors who do not wish to receive CAS sent by depositories have an option to indicate their negative consent. Such investors may contact the depositories to opt out.

Other investors:

The Consolidated Account Statement (CAS) for each calendar month shall be issued on or before fifteenth day of succeeding month to the investors who have provided valid Permanent Account Number (PAN) / PAN Exempt KYC Registration Number (PEKRN).

Due to this regulatory change, AMC has now ceased sending physical account statement to the investors after every financial transaction including systematic transactions.

The CAS shall be generated on a monthly basis. The Consolidated Account Statement issued is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, Payout of IDCW option, Reinvestment of IDCW option, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and holding at the end of the month. The CAS shall also provide the total purchase value / cost of investment in each scheme.

Further, a consolidated account statement shall be issued every half yearly (September/March), on or before twenty first day of succeeding month.

Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.

The CAS will be sent via email (instead of physical statement) where any of the folios consolidated has an email id or to the email id of the first unit holder as per KYC records.

Account Statements :

The Account Statement is non-transferable. Dispatch of account statements to NRIs/FPI will be subject to applicable regulations, if required. In case of Unit holder who have provided their e-mail address the Fund will provide the Account Statement only through e-mail message, subject to Regulations and unless otherwise required.

The Unit holder shall from time to time intimate the Fund / its Registrar & Transfer Agent about any changes in his e-mail address. 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. The Unit holder may request for a physical account statement by writing/calling the AMC/ISC/Registrar. In case of specific request received from the Unit Holders, the AMC/Fund will provide the Account Statement to the Investors within 5 business days from the receipt of such request.

	<p>Illustration of the Allotment process during the NFO will be as follows:</p> <table border="1" data-bbox="395 286 1433 683"> <thead> <tr> <th>Particulars</th> <th>Amount (Rs) / Unit</th> </tr> </thead> <tbody> <tr> <td>Minimum Investment(A)</td> <td>5,000</td> </tr> <tr> <td>Domestic price of Gold (1 kg), while creating basket/portfolio (B)</td> <td>9,500,000</td> </tr> <tr> <td>Allotment Price (1/100000 of Domestic price of Gold (1 kg) C = B/ 100000</td> <td>95</td> </tr> <tr> <td>No. of The Wealth Company Gold ETF Units allotted (rounded off to whole number) D= A/C</td> <td>52</td> </tr> <tr> <td>Value of units allotted (Rs.) E = C*D 4</td> <td>4,940</td> </tr> <tr> <td>Cash refunded (Rs.) F = A-E</td> <td>60</td> </tr> </tbody> </table>	Particulars	Amount (Rs) / Unit	Minimum Investment(A)	5,000	Domestic price of Gold (1 kg), while creating basket/portfolio (B)	9,500,000	Allotment Price (1/100000 of Domestic price of Gold (1 kg) C = B/ 100000	95	No. of The Wealth Company Gold ETF Units allotted (rounded off to whole number) D= A/C	52	Value of units allotted (Rs.) E = C*D 4	4,940	Cash refunded (Rs.) F = A-E	60
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Refund	If application is rejected, full amount will be refunded in terms of applicable provision of Master circular dated June 27, 2024.														
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)	<p>The following persons may apply for subscription to the units of the scheme (subject, wherever relevant, to purchase of units of mutual funds being permitted under respective constitutions, relevant statutory regulations and with all applicable approvals):</p> <ul style="list-style-type: none"> - Resident adult individuals either singly or jointly - Minor through parent/lawful guardian - Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals whether incorporated or not and societies registered under the Societies Registration Act, 1860 (so long as the purchase of units is permitted under the respective constitutions). - Trustee(s) of Religious and Charitable and Private Trusts under the provision of Section 11(5) (xii) of the Income Tax Act, 1961 read with Rule 17C of Income Tax Rules, 1962 (subject to receipt of necessary approvals as “Public Securities” where required) - The Trustee of Private Trusts authorised to invest in mutual fund Schemes under their trust deed. - Partner(s) of Partnership Firms. - Karta of Hindu Undivided Family (HUF). - Banks (including Co-operative Banks and Regional Rural Banks), Financial Institutions and Investment Institutions. - Non-resident Indians/Persons of Indian origin residing abroad (NRIs) on full repatriation basis or on non-repatriation basis. - Foreign Portfolio Investors (FPIs) duly registered under applicable SEBI regulations on full repatriation basis. - Army, Air Force, Navy and other para-military funds. - Scientific and Industrial Research Organizations. - Mutual fund Schemes. - Provident/Pension/Gratuity and such other Funds as and when permitted to invest. - International Multilateral Agencies approved by the Government of India. - Others who are permitted to invest in the Scheme as per their respective constitutions - Other Schemes of The Wealth Company Mutual Fund subject to the conditions and limits prescribed in SEBI Regulations and/or by the Trustee, AMC or sponsor may subscribe to the units under this Scheme. <p>The list given above is indicative and the applicable laws, if any, as amended from time to time shall supersede the list.</p>														

Who cannot invest	<p>It should be noted that the following persons cannot invest in the Scheme:</p> <ol style="list-style-type: none"> 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. <p>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.</p> <p>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.</p> <p>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”.</p>
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<p>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.</p>	<p>The AMC do not facilitates reissue of repurchased units.</p>
<p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p>	<p>As the Units of the Scheme will be issued in demat (electronic) form, the Units will be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time.</p> <p>Right to Limit Fresh Subscription & Redemption In case the size of the Scheme increases to a level which in the opinion of the Trustees is not manageable, the Trustees reserve the right to stop fresh Subscription of Units in order to reduce the size to a manageable level.</p> <p>The Trustee reserves the right in its sole discretion to withdraw/suspend sale of the Scheme’s Units temporarily or indefinitely, if it is viewed that increasing the size further may prove detrimental to the existing Unit holders of the Scheme. An order to Purchase the Units is not binding on and may be rejected by the AMC until it has been confirmed in writing by the AMC and payment has been received for the same.</p> <p>Right to Limit Redemption The Trustee and AMC may, in the general interest of the Unit holders of the Scheme under this Scheme Information Document and keeping in view the unforeseen circumstances / unusual market conditions, limit the total number of Units which may be redeemed on any Working Day for redemption requests of more than Rs. 2 Lakhs per folio at a scheme level. In line with the Clause no. 1.12 of SEBI Master Circular dated June 27, 2024, the following conditions would be applicable.</p> <p>a. Restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:</p> <ol style="list-style-type: none"> i. Liquidity issues - when market at large becomes illiquid and affecting almost all securities. ii. Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. iii. Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). <p>b. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p>c. When restriction on redemption is imposed, the following procedure shall be applied:</p> <ol style="list-style-type: none"> i. No redemption requests upto INR 2 lakh shall be subject to such restriction. ii. Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction. <p>However, suspension or restriction of redemption under any scheme of the Mutual Fund shall be made applicable only after the approval from the Board of Directors of the Asset Management Company and the Trustee Company. The approval from the AMC Board and the Trustees giving details of circumstances and justification for the proposed action shall also be informed to SEBI immediately.</p>

<p>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.</p>	<p>In case of Purchase / Redemption directly with Mutual Fund: The Cut-off time for receipt of valid application for Subscriptions and Redemptions is upto 3.00 p.m. However, as the Scheme is an Exchange Traded Fund, the Subscriptions and Redemptions of Units would be based on the Portfolio Deposit and Cash Component as defined by the Fund for that respective Business Day. Additionally, the difference in the value of portfolio and cost of purchase/sale of Portfolio Deposit on the Exchange for creation/redemption of The Wealth Company Gold ETF Units including the Cash Component and transaction handling charges, if any, will have to be borne by the Authorized Participant/ Large Investor. Settlement of Purchase/Sale of Units of the Scheme on Stock Exchange Buying/Selling of Units of the Scheme on Stock Exchange is just like buying/selling any other normal listed security. If an investor has bought Units, an investor has to pay the purchase amount to the broker/sub-broker such that the amount paid is realised before the funds pay-in day of the settlement cycle on the Stock Exchange(s). If an investor has sold Units, an investor has to deliver the Units to the broker/subbroker before the securities payin day of the settlement cycle on the Stock Exchange(s). The Units (in the case of Units bought) and the funds (in the case of Units sold) are paid out to the broker on the pay-out day of the settlement cycle on the Stock Exchange(s). The Stock Exchange(s) regulations stipulate that the trading member should pay the money or Units to the investor within 24 hours of the pay-out. If an investor has bought Units, he should give standing instructions for 'Delivery-In' to his /her/its DP for accepting Units in his/her/itsbeneficiary account.</p> <p>An investor should give the details of his/her beneficiary account and the DP- ID of his/her/its DP to his/ her/its trading member. The trading member will transfer the Units directly to his/her/ its beneficiar account on receipt of the same from NSE's/ BSE's Clearing Corporation. An investor who has sold Units should instruct his/her/its Depository Participant (DP) to give 'Delivery Out' instructions to transfer the Units from his/her/its beneficiary account to the Pool Account of his/her/its trading member through whom he/she/it have sold the Units. The details of the Pool A/C (CM-BP-ID) of his/her trading member to which the Units are to be transferred, Unit quantity etc. should be mentioned in the Delivery Out instructions given by him/her to the DP. The instructions should be given well before the prescribed securities pay-in day. SEBI has advised that the Delivery Out instructions should be given at least 24 hours prior to the cut-off time for the prescribed securities payin to avoid any rejection of instructions due to data entry errors, network problems, etc. Rolling Settlement. The rolling settlement on T+2 basis for all trades has commenced from April 1, 2003 onwards. The Pay-in and Pay-out of funds and the Units will take place within 2 working days after the trading date. The pay-in and pay-out days for funds and securities are prescribed as per the Settlement Cycle. A typical Settlement Cycle of Rolling Settlement is given below: Day Activity : T The day on which the transaction is executed by a trading member T+1 Confirmation of all trades including custodial trades by 11.00 a.m. T+1 Processing and downloading of obligation files to brokers/custodians by 1.30 p.m. T+2 Pay-in of funds and securities by 11.00 a.m. T+2 Pay out of funds and securities by 1.30 p.m. While calculating the days from the Trading day (Day T), weekend days (i.e. Saturday and Sundays) and bank holidays are not taken into consideration.</p>
<p>Minimum balance to be maintained and consequences of non-maintenance</p>	<p>Not Applicable</p>

Accounts Statements	<p>The AMC shall send an allotment confirmation specifying the units allotted by way of email an SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered mail address and/ or mobile number (whether units are held in demat mode or in account state form).</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual fund (including transaction charges paid to the distributor) and holding at the end of the month shall be to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or e on or before 15th of the succeeding month.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or be 21st day of succeeding month, to all investors providing the prescribed details across all scheme mutual funds and securities held in dematerialized form across demat accounts, if applicable. For further details, refer SAI.</p>
Dividend/ IDCW	Not Applicable
Redemption	The redemption or repurchase proceeds shall be dispatched to the unitholders within three working from the date of redemption or repurchase. Fur further details refer SAI
Bank Mandate	As per the directives issued by SEBI, it is mandatory for applicants to mention their bank acc numbers in their applications and therefore, investors are requested to fill-up the appropriate box in application form failing which applications are liable to be rejected.
Delay in payment of redemption/ repurchase proceeds/dividend	<p>The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified vide clause 14.2 of SEBI Master Circular for Mutual Funds by SEBI for the period of such delay (presently @ 15% per annum).</p> <p>However, the Asset Management Company will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC/Trustee is required to obtain from the investor/Unit holders verification of identity or such other details relating to subscription for Units under any applicable law or as may be requested by a regulatory body or any government authority, which may result in delay in processing the application. For further details refer SAI.</p>

Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>The investors can visit the website of the AMC to check the unclaimed amount in their folios. For further details refer SAI.</p>
Disclosure investment minors w.r.t by	<p>As per clause of 17.6 of SEBI Master Circular, the following Process for Investments in the name of a Minor through a Guardian will be applicable-</p> <p><i>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.</i></p> <p>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.</p> <p>Unit holders are requested to review the Bank Account registered in the folio and ensure that the registered Bank Mandate is in favour of minor or joint with registered guardian in folio. If the registered Bank Account is not in favour of minor or not joint with registered guardian, unit holders will be required to submit the change of bank mandate, where minor is also a bank account holder (either single or joint with registered guardian), before initiation any redemption transaction in the folio, else the transaction is liable to get rejected.</p> <p>For systematic transactions in a minor's folio, AMC will register standing instructions till the date of the minor attaining majority, though the instructions may be for a period beyond that date.</p> <p>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. No further transactions shall be allowed till the status of the minor is changed to major.</p> <p>Please refer SAI for detailed process on investments made in the name of a Minor through a Guardian and Transmission of Units.</p>

Principles of incentive structure for market makers (for ETFs)	<p>The compensation is to be decided between the AMC and the MM. It may have recourse to factors such as trading volume, bid-ask spread in units of ETFs, and such other information as may be required to formalize performance-based incentive structure.</p> <p>Further, Principles of incentive structure will be disclosed on www.wealthcompany.in</p>
New Fund Offer Period This is the period during which a new scheme sells its units to the investors.	<p>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.</p>
Due Diligence by the Asset Management Company	<p>It is confirmed that:</p> <ul style="list-style-type: none"> (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 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	<p>The Scheme is a passively managed scheme and the investment objective of the scheme is to generate returns that are in line with the performance of physical gold in domestic prices, subject to tracking error. The Scheme may invest in Gold and Gold related instruments (including derivatives) and intends to track the domestic price of Gold. Investment in Debt securities and money market instruments will be as per the limits in the asset allocation table of the Scheme, subject to permissible limits laid under SEBI (MF) Regulations. Investment in debt securities will be guided by credit quality, liquidity, interest rates, and their outlook. The Scheme may also invest in the schemes of other Mutual Funds.</p> <p>Though every endeavor will be made to achieve the objective of the Scheme, the AMC/Sponsors/Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.</p>

Investments of AMC in the Scheme:	<p>Refer www.wealthcompanyamc.in/downloads/sid for the details of the investments of AMC in the Scheme.</p> <p>Subject to the Regulations, the AMC may invest in the Scheme during the NFO and/or on ongoing basis. However, the AMC shall not charge any investment management and advisory fee on such investment in the Scheme, in accordance with sub-regulation 17 of Regulation 25 of the Regulations and shall charge fees on such amounts in future only if the SEBI Regulations so permit.</p> <p>The AMC shall invest in the scheme based on the risk associated with the scheme as specified in para 6.9 of the SEBI Master Circular.</p> <p>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. For detailed provisions refer SAI.</p>
What are the investment restrictions?	<p>Pursuant to Regulations, specifically the Seventh schedule and amendments thereto, the following investment restrictions are currently applicable to the Scheme:</p> <ol style="list-style-type: none"> 1. Investment in securities from the scheme's corpus would be only in transferable securities in accordance with Regulation 43 of Chapter VI of SEBI [Mutual Funds] Regulations, 1996. 2. The Scheme shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities; Provided that the Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI; Provided further that the Scheme may enter into derivatives transactions in a recognised stock exchange, subject to the framework specified by SEBI; 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. 3. The Mutual Fund shall, get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of long term nature. 4. No investment shall be made in any Fund of Funds scheme. 5. The mutual fund shall not advance any loans for any purpose. 6. Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable to debt instruments under clause 1 and 1 A of the VII Schedule to the regulations. 7. The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the SEBI Act. Such investment limit may be extended to 12% of the NAV of the Scheme with the prior approval of the Boards of the Trustee Company and the AMC; <p>Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and Tri-Party repos on government securities or treasury bills;</p> <p>Further, in accordance with clause 12.8 of SEBI Master Circular within the limits specified above, following prudential limits shall be followed for the scheme:</p> <p>The scheme shall not invest more than:</p> <ul style="list-style-type: none"> • 10% of its NAV in debt and money market securities rated AAA; or • 8% of its NAV in debt and money market securities rated AA; or • 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in clause 1 of Seventh Schedule of MF Regulation.

Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with SEBI.

8. The Scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments.

However, 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 up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.

For the purpose of investment in debt instruments, listed debt instruments shall include listed and to be listed debt instruments.

9. All investments by the Scheme in Commercial Papers (CPs) would be made only in CPs which are listed or to be listed.

10. Investment in unrated debt and money market instruments, other than government securities, treasury bills, by the Scheme shall be subject to the following:

- a. Investments shall only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Funds) Regulations, 1996 and various circulars issued thereunder.
- b. Exposure of the Scheme in such instruments, shall not exceed 5% of the net assets of the Scheme.

All such investments shall be made with the prior approval of the Board of AMC and the Board of Trustees.

11. The Scheme may invest in any other mutual fund scheme without charging any fees, provided that aggregate interscheme investment made by all schemes under the AMC or in schemes under the management of any other AMC shall not exceed 5% of the net asset value of the mutual fund.

12. Transfer of investments from one scheme to another scheme in the same Mutual Fund is permitted provided:

- a) such transfers are done at the prevailing market price for quoted instruments on spot basis and in line provisions of Clause 12.30 of SEBI Master Circular and as may be specified by SEBI from time to time, in this regard; and
- b) the securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
- c) the same are in line with SEBI Clause 12.30 of SEBI Master Circular.

13. The Scheme shall not make any investment in

- any unlisted security of an associate or group company of the sponsor; or
- any security issued by way of private placement investment by an associate or group company of the sponsor; or
- the listed securities of group companies of the sponsor which is in excess of 25% of the net

assets, except for investments by equity oriented exchange traded funds (ETFs) and Index Funds and subject to such conditions as may be specified by SEBI vide circular dated July 08, 2024.

14. 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:
- “Short Term” for such parking of funds by the Scheme shall be treated as a period not exceeding 91 days.
 - Such short-term deposits shall be held in the name of the Scheme.
 - 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 limit may be raised to 20% with prior approval of the Trustee.
 - 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.
 - 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.
 - The Scheme shall not park funds in short term deposit of a bank which has invested in that Scheme. The Trustees / AMCs shall ensure that the bank in which the Scheme has short term deposit do not invest in the Scheme until the Scheme has STD with such bank.
 - The AMC shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks. However, the above provisions will not apply to term deposits placed as margins for trading in cash and Derivatives market
15. The Fund shall not borrow except to meet temporary liquidity needs of the Scheme for the purpose of repurchase/redemption of Unit or payment of interest and/or IDCW to the Unit holder. The Scheme shall not borrow more than 20% of its net assets and the duration of the borrowing shall not exceed a period of 6 months.
16. The Scheme will comply with provisions specified in clause 12.25 of SEBI Master Circular related to overall exposure limits applicable for derivative transactions as stated below:
- (a) The cumulative gross exposure through equity, debt, derivative positions, repo transactions, other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time, subject to regulatory approvals if any, should not exceed 100% of the net assets of the scheme.
 - (b) Mutual Funds shall not write options or purchase instruments with embedded written options.
 - (c) The total exposure related to option premium paid must not exceed 20% of the net assets of the Scheme.
 - (d) Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure pursuant to SEBI letter to AMFI dated November 03, 2021.
 - (e) Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:
 - i. Hedging positions are the derivative positions that reduce possible losses on an existing position in securities till the existing position remains.
 - ii. Hedging position cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in point a).
 - iii. Any derivative instrument used to hedge the underlying security as the existing position being hedged.
 - iv. The quantity of underlying associated with the derivative position taken for hedging purpose does not exceed the quantity of the existing position against which hedge has been taken.

- (f) Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point a) above.
- (g) Definition of Exposure in case of Derivatives Positions – Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss.

Exposure in derivative positions shall be computed as follows:

Position	Exposure
Long Future	Futures Price * Lot Size * Number of Contracts
Short Future	Futures Price * Lot Size * Number of Contracts
Option Bought	Option Premium Paid * Lot Size * Number of Contracts

The Scheme will comply with the other Regulations applicable to the investments of Mutual Funds from time to time.

Apart from the Investment Restrictions prescribed under the Regulations, internal risk parameters for limiting exposure to a particular scrip or sector may be prescribed from time to time to respond to the dynamic market conditions and market opportunities.

The AMC/Trustee may alter these investment restrictions from time to time to the extent SEBI regulations/applicable rules change/permit so as to achieve the investment objective of the scheme. Such alterations will be made in conformity with SEBI regulations.

The investment restrictions specified shall be applicable at the time of making the investment. In case the limits are exceeded due to reasons beyond the control of the AMC (such as receipt of any corporate or capital benefits or amalgamations), the AMC shall adopt necessary measures of prudence, to reset the situation having regard to the interest of the investors, such that the measure adopted by the AMC shall be within the purview of the applicable SEBI regulations and circular.

Fundamental Attributes

Following are the Fundamental Attributes of the scheme, in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024:

(i) **Type of a scheme** - An open ended scheme replicating/tracking the Domestic Price of Gold

(ii) **Investment Objective**

Main 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 that the investment objective of the Scheme will be achieved

- Investment Pattern: Please refer to the section on Asset allocation.

(iii) **Terms of Issue**

- **Liquidity provisions such as listing, repurchase, redemption** : Please refer to the section on 'Liquidity/Listing'.
- **Aggregate Fees and Expenses charged to the scheme**: Please refer to the section on

‘Annual Scheme Recurring Expenses’.

- Any safety net or guarantee provided- None.

In accordance with Regulation 18(15A) and Regulation 25(26) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder 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 for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.