



### ADDENDUM TO THE SCHEME INFORMATION DOCUMENT (SID) OF ALL SCHEMES OF PRAMERICA MUTUAL FUND EFFECTIVE FROM NOVEMBER 3, 2011.

This addendum sets out the changes to be made in the Scheme Information Document(s) (SID) of the Schemes of Pramerica Mutual Fund (the Mutual Fund) with effect from November 3, 2011.

1. In Section I (D) - Definitions, the following new definition shall be inserted:

**"First Time Mutual Fund Investor:** An investor who invests for the first time ever in any mutual fund either by way of subscription or via systematic investment plan."

2. In Section IV - Fees and Expenses, the following new paragraph shall be inserted after the existing disclosure:

**"E. TRANSACTION CHARGES:** Transaction Charges on purchase/subscription received from First Time Mutual Fund Investors and investor other than first time mutual fund investors through a distributor/agent (who has opted to receive the transaction charges) shall be as under:

**(i) First Time Mutual Fund Investor (across all mutual funds):**

Transaction charge of ₹ 150/- for subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent (provided the distributor has opted in for this charge cum facility) of the First Time Mutual Fund investor and the balance amount (net of transaction charges) shall be invested.

**(ii) Investor other than First Time Mutual Fund Investor:**

Transaction charge of ₹ 100/- per subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent (provided the distributor has Opted in for this charge cum facility) of the investor and the balance amount (net of transaction charges) shall be invested.

However, transaction charges in case of investments through SIP under (i) & (ii) above shall be deducted only if the total commitment (i.e. amount per SIP installment X no. of installments) amounts to ₹ 10,000/- or more. The Transaction Charges shall be deducted in four installments, commencing from the 2nd installment to 5th installment.

**(iii) Transaction charges shall not be deducted/applicable for:**

- (a) purchases/subscriptions for an amount less than ₹ 10,000/-;
- (b) transaction other than purchases/subscriptions relating to new inflows, such as Switch/STP/DTP and redemption (including SWP) transactions.
- (c) purchases/subscriptions made directly with the Mutual Fund without any ARN code (i.e. not routed through any distributor/agent);
- (d) transactions carried out through the stock exchange platform."

This Addendum forms an integral part of the SID of the respective schemes of Pramerica Mutual Fund, read with the addenda issued from time to time. All other terms and conditions appearing in the respective SIDs/KIMs remain unchanged.

**For Pramerica Asset Managers Private Limited  
 (Investment Manager for Pramerica Mutual Fund)**

Place : Mumbai  
 Date : November 1, 2011

Sd/-  
 Executive Director - Legal & Compliance

**Risk Factors:** All mutual funds and securities investments are subject to market risks and there can be no assurance that the objectives of the schemes will be achieved; the NAV of the funds may go up or down depending upon the factors and forces affecting the securities markets. The names of the schemes do not in any manner indicate either the quality of the schemes, their future prospects and returns. Performance of the Sponsor has no bearing on the expected performance of the mutual fund or any of its schemes. Past performance of the Sponsor and their Affiliates/AMC/Mutual Fund & its Scheme(s) does not indicate the future performance of the schemes and may not necessarily provide a basis of comparison with other investments. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. As the price / value / interest rates of the securities in which the scheme invests fluctuate, the value of your investment in the Scheme may go up or down. Investors are not being offered any guaranteed / assured returns under any scheme of Pramerica Mutual Fund. Copy of SID/SAI and Key Information Memorandum (KIM) can be obtained from all Investor Services Centers of Pramerica Mutual Fund or can be downloaded from the Mutual Fund's website www.pramericaamf.com.

**Statutory Details:** Pramerica Mutual Fund is set up as a Trust under the Indian Trusts Act, 1882 and registered with SEBI. **Sponsor:** Prudential Financial, Inc. (PFI) of the United States of America [liability restricted to initial contribution of ₹ 1 Lact towards the corpus of the Mutual Fund]. [Pramerica is the brand name used by Prudential Financial, Inc. (PFI) of the United States and its affiliates in select countries outside of the United States. Prudential Financial, Inc. of the United States is not affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom.] **Trustee:** Pramerica Trustees Private Limited **Investment Manager:** Pramerica Asset Managers Private Limited.

**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS. PLEASE READ THE SCHEME INFORMATION DOCUMENTS AND THE STATEMENT OF ADDITIONAL INFORMATION CAREFULLY BEFORE INVESTING.**