



Pramerica

MUTUAL FUND

Pramerica Asset Managers Private Limited

2nd Floor, Nirlon House, Dr. A. B. Road,

Worli, Mumbai - 400 030.

Tel. No. : +91 22 6159 3000. Fax No. : +91 22 6159 3100

Toll Free No.: 1 800 266 2667 website: www.pramericaamf.com

NOTICE CUM ADDENDUM

NOTICE is hereby given that:-

Change in the Exit Load Structure of Pramerica Credit Opportunities Fund, Pramerica Dynamic Bond Fund and Pramerica Short Term Income Fund:

The exit load under Pramerica Credit Opportunities Fund, Pramerica Dynamic Bond Fund and Pramerica Short Term Income Fund shall stand revised with effect from **October 17, 2012** as follows:

Name of the Scheme	Existing Exit Load Structure:	Revised Exit Load Structure:
Pramerica Credit Opportunities Fund	<ul style="list-style-type: none"> If the units are redeemed/switch-out on or before 365 days of allotment - 2%. If the units are redeemed/switch-out after 365 days of allotment - Nil. 	<ul style="list-style-type: none"> If the units are redeemed/switch-out on or before 365 days of allotment - 2%. If the units are redeemed/switch-out after 365 days, but on or before 455 days of allotment - 0.50% If the units are redeemed/switch-out after 455 days - Nil
Pramerica Dynamic Bond Fund	<ul style="list-style-type: none"> If the units are redeemed/switch-out on or before 365 days from the date of allotment - 1.25% If the units are redeemed/switch-out after 365 days from the date of allotment - Nil 	<ul style="list-style-type: none"> If the units are redeemed/switch-out on or before 365 days of allotment - 2% If the units are redeemed/switch-out after 365 days, but on or before 455 days of allotment - 0.50% If the units are redeemed/switch-out after 455 days - Nil
Pramerica Short Term Income Fund	<ul style="list-style-type: none"> If the units are redeemed/switch-out on or before 180 days from the date of allotment 0.50% If the units are redeemed/switch-out after 180 days from the date of allotment - Nil 	<ul style="list-style-type: none"> If the units are redeemed/switch-out on or before 270 days from the date of allotment 0.50% If the units are redeemed/switch-out after 270 days from the date of allotment - Nil

The entire exit load (net of service tax) charged, shall be credited to the scheme(s).

The aforesaid changes in the exit load structure shall be applicable for all prospective investments in the scheme effective from October 17, 2012. Investments made prior to October 17, 2012 would continue to attract the load structure which was applicable at the time of investment.

This notice cum addendum forms an integral part of the Scheme Information Document and Key Information Memorandum of the Pramerica Credit Opportunities Fund, Pramerica Dynamic Bond Fund and Pramerica Short Term Income Fund.

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

Place : Mumbai

Date : October 15, 2012

Sd/

Authorized Signatory

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.