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## NOTICE CUM ADDENDUM

### Merger of Tata MIP Plus Fund with Tata Retirement Savings Fund - Conservative Plan

Notice cum Addendum is hereby given that the Trustees of Tata Mutual Fund have approved the merger of Tata MIP Plus Fund, an open ended Income Scheme (Monthly Income is not assured & is subject to the availability of distributable surplus) (hereinafter referred to as 'Transferor Scheme') with Tata Retirement Savings Fund- Conservative Plan, an open ended Debt scheme (hereinafter referred to as 'Surviving Scheme'). The record date for the merger is 28 August, 2015.

Consequently, from the record date the Tata MIP Plus Fund will cease to exist & the unitholders of Tata MIP Plus Fund will become unitholders of Tata Retirement Savings Fund- Conservative Plan. Investors in Dividend & Growth Option of Tata MIP Plus Fund -(Plan A & Direct Plan) would be allotted units, without any entry load, in Growth Option of the Tata Retirement Savings Fund - Conservative Plan (Plan A & Direct Plan) in lieu of their holding at closing Net Asset Value (NAV) of record date. For e.g. Investors of Monthly Dividend Option in the respective Plans of Tata MIP Plus Fund (TMPF) will get units of Growth Option of respective plans of Tata Retirement Savings Fund – Conservative Plan (TRSFC), Investors of Quarterly Dividend Option in the respective Plans of TMPF will get units of Growth Option of respective plans of TRSFC, Investors of Half Yearly Dividend Option in the respective Plans of TMPF will get units of Growth Option of respective plans of TRSFC, Investors of Growth Option in the respective Plans of TMPF will get units of Growth Option of respective plans of TRSFC. There is no dividend option in Tata Retirement Savings Fund - Conservative Plan.

A written communication has been sent to all Unitholders of the concerned scheme informing the details about the merger including, basis of allocation of units in Tata Retirement Savings Fund- Conservative Plan, tax implication & financial information of the scheme.

The sale of units of the Tata MIP Plus Fund (Transferor Scheme) (including switch-in & registration of systematic investment options) will stand suspended with effect from 29 July, 2015.

In terms of prevailing regulatory requirements, unitholders in Tata MIP Plus Fund are given an option to exit at the prevailing Net Asset Value without any exit load, in case they are not in favour of the merger. The period of this exit offer is from 29 July, 2015 to 27 August, 2015. If no request for Redemption/Switch is received by Tata Asset Management Ltd. on or before 27 August, 2015 (upto 3.00pm) the units in Tata MIP Plus Fund will automatically be merged to Tata Retirement Savings Fund- Conservative Plan & a fresh Account Statement will be issued to the unitholders to that effect.

Unitholders who do not exercise the exit option during the exit period would be deemed to have consented to the proposed merger & will be allotted units without any entry load in growth option of the respective plan of Tata Retirement Savings Fund- Conservative Plan. Unitholders who opt to continue in the surviving scheme (i.e. Tata Retirement Savings Fund- Conservative Plan) shall be subject to load structure of surviving scheme prevailing on the record date of merger. At present there is no exit load in the surviving scheme.

Non individual category of investors can not be a beneficiary Unitholder under Tata Retirement Savings Fund - Conservative Plan (Surviving scheme). Non Individual investors holding units under Tata MIP Plus Fund will be allowed to continue in the surviving scheme after the merger. However such investor would not be allowed to subscribe additional units in Tata Retirement Savings Fund (in any of the plan).

The existing Systematic Investment Plan (SIP)/Systematic Transfer Plan (STP)/Systematic Withdrawal Plan (SWP) in Tata MIP Plus Fund will get cancelled on the record date of the merger & investors will be required to do fresh registration for such facility in surviving scheme.

The unitholders who have pledged or encumbered their units will not have the option to exit unless they procure an effective release of their pledges/encumbrances prior to the redemption/switch-out requests.

In case a lien is marked on the unit held in Tata MIP Plus Fund, the fresh units allotted in Tata Retirement Savings Fund - Conservative Plan will also be automatically subject to lien. In case of lien of units in demat mode, investors are requested to ensure revocation of lien before the record date to enable credit of proportionate units of the surviving scheme.

The requirement of minimum application for fresh & additional purchase of units will not be applicable for Tata Retirement Savings Fund- Conservative Plan for the units allotted to the unitholders of Tata MIP Plus Fund on account of merger.

The portfolio of Tata MIP Plus Fund as on the date of merger will be merged with the portfolio of Tata Retirement Savings Fund- Conservative Plan.

Unitholders who are holding the units in the demat mode shall note that the units of the respective options of the merged scheme (i.e. Tata MIP Plus Fund) will be extinguished from their demat account & proportionate units in growth option of the surviving scheme (i.e. Tata Retirement Savings Fund- Conservative Plan) will be credited to their demat account after the record date.

This exit offer is not available to the unitholders of Tata Retirement Savings Fund- Conservative Plan, since there is no change in fundamental attribute of Tata Retirement Savings Fund- Conservative Plan & the interests of unitholder of Tata Retirement Savings Fund- Conservative Plan are not adversely affected.

Plan A of Tata Retirement Savings Fund - Conservative Plan will be renamed as Regular Plan from the effective date.

Cut off timing for NAV applicability for redemption & switch out: In respect of valid redemption/switch out application accepted at a designated collection centre upto 3 p.m. on a business day by the Mutual Fund, the closing NAV of such day will be applicable.

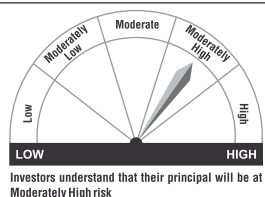
In respect of valid redemption/switch out application accepted at a designated collection centre after 3 pm on a business day, the NAV of next business day will be applicable.

Unitholders are requested to read the detailed features of Tata Retirement Savings Fund- Conservative Plan in the Scheme Information Document (SID) which is available on the website [www.tatamutualfund.com](http://www.tatamutualfund.com) & at the Investor Service Centre in order to take a well-informed decision.

Tata Retirement Savings Fund- Conservative Plan is suitable for investors who are seeking\*:

- Long Term capital appreciation & Current Income.
- A predominantly debt oriented savings scheme which provides tool for retirement planning to individual investors.

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



Mutual Fund investments are subject to market risks, read all scheme related documents carefully.