

ADDENDUM

This addendum sets out changes to be made in the Scheme Information Document/Key Information Memorandum of Tata Retirement Savings Fund.

The following changes will be applicable in the Scheme Information Documents (SID) / Key Information Memorandum (KIM) of Tata Retirement Savings Fund.

Effective Date: June 11, 2012.

1) Exit Load	
Existing	Proposed
<p><u>For Redemption or switch out of units before the attainment of retirement age i.e 60 years</u></p> <p>If redeemed / switched out on or before expiry of 1 Year from the date of allotment - 5% of the applicable NAV. If redeemed / Switched out after 1 Year but on or before expiry of 2 Years from the date of allotment – 4% of the applicable NAV. If redeemed / Switched out after 2 Years but on or before expiry of 3 Years from the date of allotment – 3% of the applicable NAV. If redeemed / Switched out after 3 Years but on or expiry of 5 Years from the date of allotment - 2% of the applicable NAV. If redeemed / Switched out after 5 Years from the date of allotment – 1% of the applicable NAV.</p>	<p><u>For Redemption or switch out of units before the attainment of retirement age i.e 60 years</u></p> <p>If redeemed / Switched out on or before expiry of 3 Years from the date of allotment – 3% of the applicable NAV. If redeemed / Switched out after 3 Years from the date of allotment – 1% of the applicable NAV.</p>
<p><u>Exit Load Free Switch-outs</u></p> <p>After completion of 5 years from the date of allotment, investors can avail exit load free switch from one plan to other plan for a maximum three (3) occasions during the tenure of investment in the Fund.</p>	<p><u>Exit Load Free Switch-outs</u></p> <p>After completion of 5 years from the date of allotment, investors can avail exit load free switch from one plan to other plan for a maximum six (6) occasions during the tenure of investment in the Fund.</p>

2) AUTO SWP (Systematic Withdrawal Plan) Facility	
<u>AUTO SWP Facility(after attaining the retirement age i.e 60 years)</u>	<u>AUTO SWP Facility(after attaining the retirement age i.e 60 years)</u>
<p>In case of monthly Auto SWP, systematic withdrawal amount shall be equal to 1% of the market value of the investment as on the date of completion of 60years of age in the respective plan and in case of quarterly auto SWP, systematic withdrawal amount shall be equal to 3% of the market value of investment as on the date of completion of 60 years of age in the respective plan.</p>	<p>In case of monthly Auto SWP, systematic withdrawal amount shall be equal to 0.50% of the market value of the investment as on the date of completion of 60years of age in the respective plan and in case of quarterly auto SWP, systematic withdrawal amount shall be equal to 1.5% of the market value of investment as on the date of completion of 60 years of age in the respective plan. Investors will also be given an option to withdraw a flat amount with a minimum amount being Rs.500 and in multiples of Rs.500 on monthly basis.</p>

Contd....2/-

- Auto SWP facility aims to provide a regular inflow of money to investors(monthly or quarterly) by automatic redemption of units in staggered manner after attainment of retirement age.
- There will be no exit load on redemption /switched-out of units on or after attainment of retirement age i.e 60 years of age and in case of Auto switch-out of units on occurrence of Auto-switch trigger event as per the existing terms and conditions of the SID/KIM.

Notes:-

- The above revision will be implemented prospectively and shall remain in force till further notice.
- This addendum will form an integral part of the SID/KIM.
- All other terms and conditions of the SID/KIM read with other addendums if any remain unchanged.

Statutory Details:

Constitution: Tata Mutual Fund (TMF) has been set up as a Trust under the Indian Trust Act 1882.

Sponsors: Tata Sons Limited and Tata Investment Corporation Limited. Trustee: Tata Trustee Company Ltd.

Investment Manager: Tata Asset Management Ltd., 9th floor, Mafatlal Centre, Nariman Point, Mumbai- 400 021. Tel: 66578282. **Email** : kiran@tataamc.com. **Website**: www.tatamutualfund.com

Risk Factor:

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