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### NOTICE CUM ADDENDUM

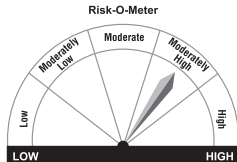
This notice cum addendum sets out changes in the Scheme Information Document (SID) / Key Information Memorandum (KIM) of **Tata Retirement Savings Fund - Conservative Plan (all options)** regarding the change in Exit Load, w.e.f. **08 July, 2015**. These changes shall be applicable to lumpsum subscriptions & fresh registrations under Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) submitted on or after 08, July, 2015.

Scheme (including all options/plans)	Exit Load	
	Existing	Revised
Tata Retirement Savings Fund - Conservative Plan (All Options)	For Redemption or switch out of units before the attainment of retirement age i.e. 60 years: <ul style="list-style-type: none"> <li>• 3% if redeemed on or before expiry of 3 years from the date of allotment.</li> <li>• 1% if redeemed after 3 years from the date of allotment.</li> </ul> For Redemption or switch out of units on or after attainment of retirement age i.e. 60 years: Nil	Nil

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 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.**



Investors understand that their principal will be at Moderately High risk

#### Notes:

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

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