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NOTICE CUM ADDENDUM

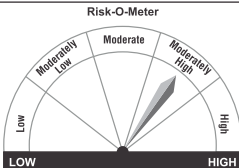
This notice cum addendum sets out the changes in the Scheme Information Document (SID) / Key Information Memorandum (KIM) of Tata Retirement Savings Fund - Conservative Plan (all options) regarding the change in Exit Load, w.e.f. 15 January, 2016. These changes shall be applicable to lumpsum subscriptions & fresh registrations under Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) submitted on or after 15 January, 2016.

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

This product 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.



Notes:

- The above revision will be implemented prospectively and 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.