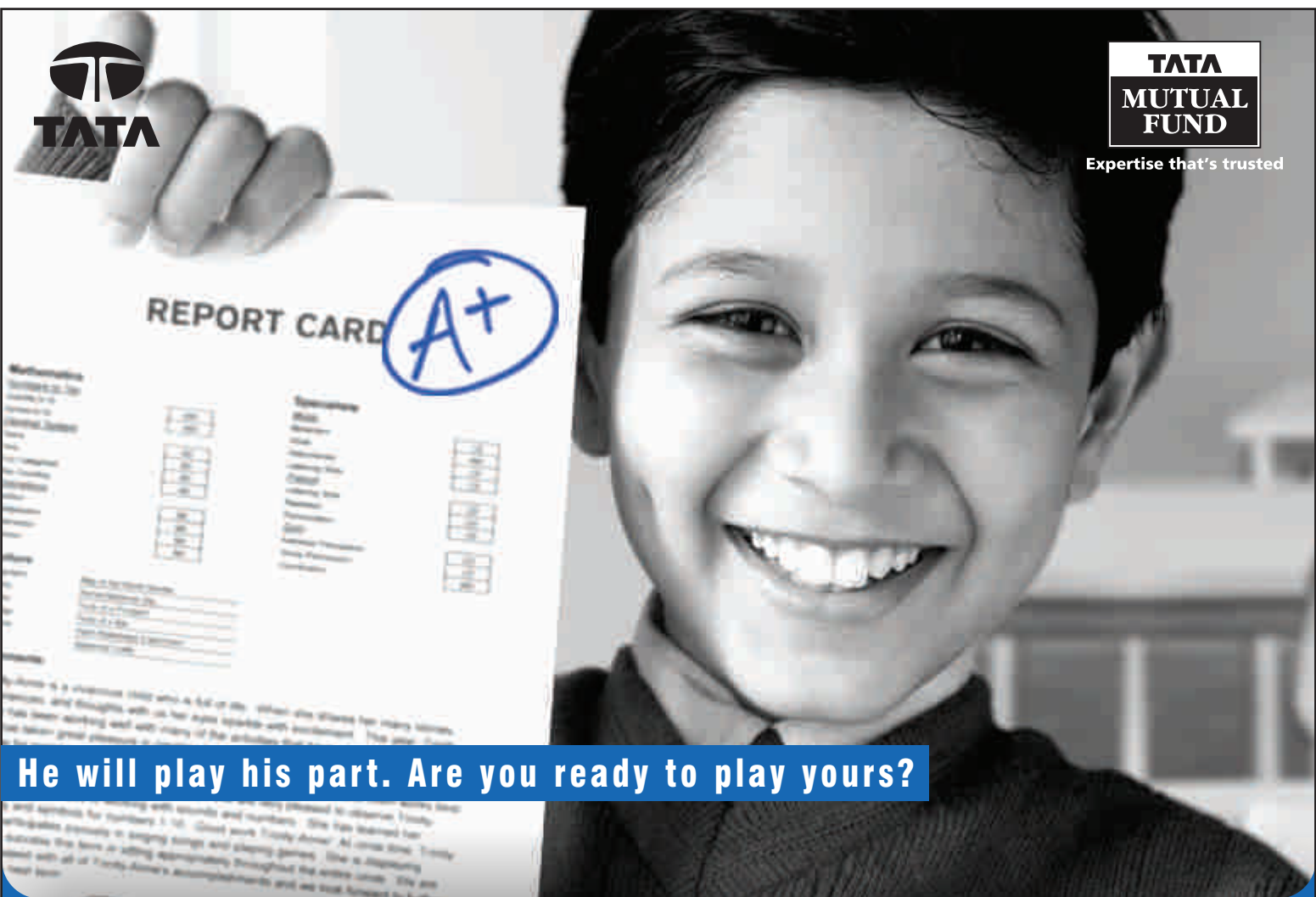




Expertise that's trusted



He will play his part. Are you ready to play yours?

TATA YOUNG CITIZENS' FUND

(An Open-ended Balanced Scheme)

As a responsible Parent, Guardian or wellwisher, you are always willing to take steps today so that your little ones get to see a better tomorrow. Be it basic education, the most coveted foreign degree, a dream marriage, a diligent and loving parent desires to provide enough financial security for each milestone in a child's life. But have you thought how you would be able to fulfill these desires, given the huge increases in costs of education or marriage that are likely to occur with every passing year? A little bit of careful planning, regular saving and consistent investing today is what is required so that you can take care of these future needs without worrying too much. If you are looking for an investment today which would help you realize your children's dreams tomorrow, then Tata Young Citizens' Fund (TYCF) is perhaps the right choice for you.

Tata Young Citizens' Fund is an open-ended balanced scheme exclusively for children aged between 3 months and 18 years. The

scheme aims at helping parents, guardians and well wishers to save for growing children's needs. The fund would remain "truly balanced" with neither the debt allocation nor the equity allocation exceeding 50%. The investment objective of the scheme is to provide long term capital growth alongwith steady capital appreciation to its unitholders, while at all times emphasizing the importance of capital preservation.

Why Invest in Tata Young Citizens' Fund?

- ▶▶▶ Accident Insurance Policy for resident donee children equivalent to 15 times the face value of units (excluding bonus), subject to maximum of ₹ 1,50,000.
- ▶▶▶ Levies no tax on the amount you gift to your child.
- ▶▶▶ The donee child can claim the benefit of long term capital gains, if any, at the time of maturity.

How to invest in Tata Young Citizens' Fund ?

You can open an account with Tata Young Citizens' Fund with a minimum investment of ₹ 500 (although there is no maximum limit to your investment) and in multiples of ₹ 500 thereof. Moreover, being an open-ended scheme, investments in the scheme can be made on an ongoing basis. You can invest at any time of the year at the Net Asset Value (NAV) related prices of the day. **Alternatively, you could get into a Systematic Investment Plan** wherein you can invest in the scheme on a regular basis, month after month.

Two Options for investments to choose from:

Compulsory Lock-in Option: The money will be held in the fund till the maturity of the child (ie. 18 years of age) and after maturity units may be redeemed by the child.

Anytime Exit Option: The investment will not be locked-in till the child attains majority and can be repurchased at any time subject to the applicable exit load by the child's parents/guardian.

While a lock-in option could serve the purpose of keeping aside a sum of money which cannot be disturbed till the child grows up, and the possibility of long term capital appreciation, a no lock-in option is advantageous from the continuous liquidity point of view.

Key Highlights

- ▶▶▶ Accident insurance policy for resident donee children equivalent to 15 times the face value of units (excluding bonus), subject to maximum of ₹ 1,50,000.
- ▶▶▶ Units of the scheme can be gifted by a legal entity to any child (need not be a relative).
- ▶▶▶ **Applicable loads:** **Compulsory Lock-in Option:** Exit Load: 3% if redeemed on or before expiry of 3 years from the date of allotment. (This load will be applicable when the lock-in period expires before 3 years from the date of allotment). **Anytime Exit**

Option: Exit Load: If child attains majority after 7 years from the date of allotment: If redeemed on or before expiry of 3 years from the date of allotment: 3% If redeemed after 3 years but on or before 7 years from the date of allotment: 2% If redeemed after 7 years but before child attains majority: 1% No load after the child attains majority **If child attains majority before 7 years from the date of allotment:** If redeemed on or before expiry of 3 years from the date of allotment: 3% If redeemed after 3 years but on or before 7 years from the date of allotment: 2% If redeemed after 7 years: Nil.

Performance at a Glance (%) CAGR as on July 31, 2011

Since Inception	Last 5 Years	Last 3 Years	Last 1 Year
13.87(14/10/1995)	10.26	12.29	5.47

Past Performance of the Scheme may or may not be sustained in future. Benchmark Return (Crisil Balanced Index) Last 1 year 3.59%, Last 3 years 9.06%, Last 5 years 10.65%. No figures are available for other periods. Returns are given for growth option. Dividends assumed to be reinvested. While calculating returns dividend distribution tax is excluded.

Bonus History

Bonus Units in March 1999	1:3
Bonus Units in March 2000	1:2
Bonus Units in November 2003	1:4
Bonus Units in November 2007	1:2
Bonus Units in November 2010	1:3

Past Performance of the Scheme may or may not be sustained in future. Pursuant to allotment of bonus units, the NAV of the scheme would fall in proportion to the bonus units allotted & as a result the total value of units held by investor would remain the same.

Distributed by:

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Nature and Investment objective: An open-ended balanced scheme. To provide long term capital growth along with steady capital appreciation to its unitholders, while at all times emphasizing the importance of capital preservation. **Statutory Details: Investment Manager:** Tata Asset Management Ltd. **Trustee:** Tata Trustee Company Ltd. 9th Floor, Mafatlal Centre, Nariman Point, Mumbai - 400 021. **Constitution:** Tata Mutual Fund (TMF) has been set up as a Trust under the Indian Trusts Act, 1882. **Sponsors & Settlers:** Tata Sons Ltd., Tata Investment Corporation Ltd. **Risk Factors:** • All investments in Mutual Fund & securities are subject to market risks & the NAV of the units issued under the schemes can go up or down depending on the factors & forces affecting the capital markets. • Mutual Fund & securities investments are subject to market risks & there can be no assurance & no guarantee that the objectives of the scheme will be achieved • Past performance of the previous scheme, the Sponsors or its group affiliates is not indicative of & does not guarantee the future performance of the schemes • The above is only the name of the scheme & does not in any manner indicate either the quality of the scheme, its future prospects or the returns • The Sponsors are not responsible or liable for any loss resulting from the operations of the Mutual Fund beyond the contribution of an amount of ₹ 1 lac made by them towards setting up of the Mutual Fund. Investments in debt securities are subject to interest rate risk, credit risk & liquidity risk • The present scheme is not a guaranteed or assured return scheme. • Investment in mutual fund units involves investment risk such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of capital. • Kindly refer Scheme Information Document (SID), Statement of Additional Information (SAI) & Key Information Memorandum (KIM) of the scheme for applicable loads. For scheme specific risk factors & other details please read the SID/SAI/KIM of the scheme carefully before investing.