

DHFL Pramerica Asset Managers Private Limited

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NOTICE CUM ADDENDUM (No. 30 of 2018 - 19)

NOTICE CUM ADDENDUM TO THE SCHEME INFORMATION DOCUMENTS ('SIDs') AND KEY INFORMATION MEMORANDUMS ('KIMs') OF THE SCHEMES ('THE SCHEMES') OF DHFL PRAMERICA MUTUAL FUND ('THE MUTUAL FUND')

Notice is hereby given that, DHFL Pramerica Asset Managers Pvt. Ltd. ('the AMC') has decided to make following changes to the SIDs and KIMs of Schemes of the Mutual Fund:

A. Introduction of DHFL Pramerica Agelinked Investment Asset Allocation Facility:

Investors are requested to note that, AMC has decided to introduce DHFL Pramerica Agelinked Investment Asset Allocation Facility w.e.f. December 17, 2018. DHFL Pramerica Agelinked Investment Asset Allocation Facility ("the Facility") is a facility with asset allocation features which allocates assets between equity and debt allocations in such a way that the initial allocation favors equity and allocation becomes increasingly conservative as the investor approaches retirement. In this way, initial years of the investor's working life are focused more on accumulation whereas the later years are focused on conservation of capital while generating reasonable returns aligned to the portfolio mix.

The salient features of the Facility are as follows:

- (a) The investment under the Facility can be made through any one of these modes, (1) Lumpsum Investment; (2) Systematic Investment Plan (SIP).
- (b) The initial equity investment within the Facility will be calculated using the formula 100 - Age of Investor. The balance amount would be invested in debt schemes.
- (c) The investor shall identify and designate one eligible equity scheme for equity allocation and one eligible debt scheme for debt allocation under the Facility.
- (d) Eligible Schemes for equity and debt allocation are as follows:

Schemes for Equity Allocation	Schemes for Debt Allocation
DHFL Pramerica Large Cap Fund	DHFL Pramerica Short Maturity Fund
DHFL Pramerica Diversified Equity Fund	DHFL Pramerica Credit Risk Fund
DHFL Pramerica Midcap Opportunities Fund	DHFL Pramerica Low Duration Fund
DHFL Pramerica Hybrid Equity Fund	DHFL Pramerica Arbitrage Fund
	DHFL Pramerica Ultra Short Term Fund
	DHFL Pramerica Hybrid Debt Fund
	DHFL Pramerica Equity Savings Fund

- (e) DHFL Pramerica Large Cap Fund will be the default scheme for equity allocation and DHFL Pramerica Short Maturity Fund will be the default scheme for debt allocation. In case the investor has not selected schemes for equity and debt allocation, the allocation shall be made to the default schemes. Also, if the investor has selected one scheme under debt or equity but not selected the other scheme under the 2nd category then the allocation in the 2nd category would be done to the default scheme.
- (f) All investment for the Facility shall be mandatorily under Growth option only.
- (g) Investor will have the option to choose a rebalancing period. The various rebalancing period options available are 1 year, 3 years, 5 years and 7 years. If the investor has not selected the rebalancing period, the default period for rebalancing shall be 5 years. The rebalancing will be carried out on the 1st Monday of the subsequent month to the month in which the rebalancing is due.
- (h) The source date for calculation of rebalancing period would be the 1st transaction date in the folio under the Facility. All additional subscriptions in the folio either in the form of lumpsum or SIP will be rebalanced on the date of completion of selected rebalancing period from the 1st transaction date or last rebalancing period, as applicable.
- (i) The asset allocation shall be applicable to investor(s) from the age of 30 years onwards. If investor has opted for the Facility before the age of 30 years, the investments shall be fully allocated to equity allocation scheme. The first allocation in such case will happen at the age of 30 years and the subsequent allocations will happen at the end of the defined rebalancing period opted by the investor. In case of investor investing at the age of 30 years and above or in case of additional investments/SIP instalments, investor will get the asset allocation according to his/her age.
- (j) The Facility shall be available only for Individuals who are not minor and will be stopped in case of a transmission. The Facility will not be available for NRI investors.
- (k) The minimum amount under the Facility is ₹ 5,000/- for lump sum investment and ₹ 2000/- for SIP with minimum 12 instalments for Monthly frequency and minimum 6 instalments for Quarterly frequency.
- (l) All the investments under the Facility shall be made under a separate folio. By subscribing to the Facility, the investor(s) authorize(s) the AMC to carry out the switch from designated scheme for equity allocation to designated scheme for debt allocation (on reallocation) without any further instructions or authorization from the investor(s).
- (m) Investors are requested to note that the applicable NAV on Purchase of units (lumpsum/SIP) or switch of units from equity scheme to debt scheme on reallocation shall be subject to the realization/utilization of funds, whenever applicable, as per the prevailing SEBI regulations/circulars, issued and amended from time to time.
- (n) The Investor may at any time completely switch the allocation from one eligible scheme to another eligible scheme within the same category i.e. equity allocation or debt allocation. However, the investor shall not be allowed to switch among the schemes of equity and debt allocation within the folio which is the part of the Facility. Similarly, the investor cannot do a switch from an eligible scheme to any other scheme which is not available under this Facility unless investor wishes to move out of this facility.
- (o) In case of a switch from an eligible equity scheme to another eligible equity scheme or from an eligible debt scheme to another eligible debt scheme, wherein the investment is through the SIP route, all future SIP's will be automatically processed under the new equity or debt scheme only.
- (p) Investors are requested to note that minimum amount criteria applicable to the scheme shall not be applicable for purchase/switches within the Facility.
- (q) The investor would make an investment towards the Facility and the cheque should be issued in the name of the Facility i.e. "DHFL Pramerica Agelinked Investment Asset Allocation Facility" and not in the name of scheme.
- (r) The facility can be stopped at any point of time by the investor. If this happens the money invested so far will remain invested in the chosen funds and no further rebalancing will happen. The investor will be in a position to withdraw or switch to any other scheme of the Mutual Fund.
- (s) Investors are requested to note that all switches between equity and debt schemes on the reallocation date shall be subject to the applicable exit load of the respective schemes from which the switch out is initiated. The redemption of units from the folio shall be subject to exit load as applicable to the respective schemes.
- (t) Investor shall register to avail the Facility by submitting the "DHFL Pramerica Age linked Investment Asset Allocation Facility" form to the AMC/ISC. This form also includes the terms and conditions applicable to the facility and same shall be available on the website of the mutual fund, www.dhflpramerica.com.
- (u) The AMC/Trustee may at its sole discretion suspend the Facility in whole or in part at any time without prior notice. Registration for the Facility will be deemed acceptance of the terms and conditions.

B. Introduction of Smart SIP Facility:

Investors are requested to note that, AMC has decided to introduce Smart SIP facility ('Smart SIP' or 'Facility') under certain schemes of the Mutual Fund. Smart SIP is an optional feature added to the Systematic Investment Plan, and the same will be available to prospective and existing investors with effect from December 17, 2018 ("Effective Date"), subject to following terms and conditions:

- 1. Eligible Investors:**
 Only Resident Individual investors aged above 18 years and not more than 51 years shall only be eligible for this Facility. However, the insurance cover will continue till 55 years of age, subject to terms and conditions of the Facility. In case of existing investors, SIP should be in existence and residual tenure of SIP should be 3 years or more as on December 17, 2018. The insurance cover would only be available to the first/sole holder in the folio.
 Eligible investors may opt out of the facility by writing to the AMC.
- 2. Eligible Schemes:** DHFL Pramerica Large Cap Fund, DHFL Pramerica Midcap Opportunities Fund, DHFL Pramerica Diversified Equity Fund, DHFL Pramerica Long Term Equity Fund, DHFL Pramerica Equity Savings Fund, DHFL Pramerica Hybrid Equity Fund, DHFL Pramerica Hybrid Debt Fund, DHFL Pramerica Global Equity Opportunities Fund and DHFL Pramerica Euro Equity Fund.
- 3. Minimum SIP Tenure:** 3 years. If SIP tenure selected is less than 3 years, investor would not be eligible for insurance cover and SIP would be registered as regular SIP.
- 4. Minimum Instalment Amount:** ₹ 500/- and in multiples of ₹ 1/- for all Eligible Schemes, except DHFL Pramerica Long Term Equity Fund, for which the minimum instalment amount is ₹ 500/- and in multiples of ₹ 500/-.
 If SIP instalment amount is less than above mentioned amounts, investor would not be eligible for insurance cover and SIP would be registered as regular SIP.
- 5. Period of Coverage:** The insurance cover will be provided from the date of allotment of the first SIP instalment (date of investment), subject to the investor meeting the minimum age criterion of 18 years as on the date of allotment. The insurance cover will continue for maximum up to the completion of 55 years of age, subject to terms and conditions of the Facility.
- 6. Amount of Insurance Cover:**
 - (a) If Smart SIP continues, the investor will be eligible for the following insurance cover:
 - 1st Year: 20 times of the monthly SIP instalment.
 - 2nd Year: 75 times of the monthly SIP instalment.
 - 3rd Year onwards: 120 times of the monthly SIP instalment.
 - (b) If Smart SIP discontinues, the insurance cover would be as follows:
 - Smart SIP discontinues before 3 years: Insurance cover stops immediately.

- Smart SIP discontinues after 3 years: Insurance cover will continue up to the completion of 55 years of age unless the investor redeems or switch-outs, fully or partly, from Smart SIP Folio.
- (c) All the above-mentioned limits are subject to maximum cover of ₹ 50 Lakh per investor across all schemes/plans and folios.
- 7. Cessation of Insurance Cover:** The insurance cover shall cease upon occurrence of any of the following events:
 - On completion of 55 years of age; or
 - Discontinuation of Smart SIP instalments before completing 3 years; or
 - Redemption or switch-out, fully or partly, from Smart SIP Folio prior to completion of 55 years of age; or
 - In case of default in payment of three consecutive SIP instalments during the first three years of SIP tenure; or
 - Pursuant to any Regulatory requirement.
- 8. Load Structure and Other Expenses:** The Load Structure prevalent at the time of enrolment of SIP shall govern the investors during the tenure of Smart SIP. A Group Life Insurance Cover taken under this Facility shall be provided by a life insurance company. The insurance premium for providing such cover shall be borne by the AMC.
- 9. Other Terms and Conditions:**
 - a) Smart SIP facility will not be available for NRI, Minor & Sole proprietor investors.
 - b) Only SIPs registered with lesser than or equal to monthly frequency are eligible for this facility.
 - c) Smart SIPs investments will be maintained under a separate folio. For existing investors who are eligible for insurance cover, the existing folio will be tagged under Smart SIP.
 - d) The first time investment cheque received with a SIP application should be of an amount equal to the SIP amount to qualify for Smart SIP.
 - e) Off market transfer of units in demat form, will be considered as redemption in normal course, and Insurance cover will cease on such transfer.
 - f) SIPs registered under other facilities like Power Goal, Top up or any proposed new facility will not be eligible for Insurance cover.
 - g) The investor shall furnish his/her date of birth, gender and details of the nominee in the SIP registration/application form, in absence of which, no insurance cover will be available to the investor. However, in case the application form is received without date of birth or gender, the AMC reserves the right to process the Smart SIP application basis the KYC data, however where these details are not available from KYC as well, then the application will be registered as regular SIP and no insurance cover will be provided to the investor.
 - h) The Group Life Insurance Cover will be governed by the terms and conditions of the insurance policy with the relevant Insurance Company as determined by the AMC.
 - i) In case of death of the applicant, the nominee may file a claim directly with the designated branch of the Insurance Company supported by all relevant documents as required by the Insurer and the payment of the claim may be made to the nominee by the Insurance Company. All insurance claims will be settled in India and shall be payable in Indian Rupees only. Settlement procedure will be as stipulated by the Insurance Company. Insurance claims will be directly settled by the Insurance Company. The AMC/Trustees/Mutual Fund will not be responsible or liable for maintaining service levels and/or any delay in processing claims arising out of this facility.
 - j) Smart SIP facility is made available on the terms and conditions mentioned in the application form. Investors are requested to contact the nearest Investor Service Centre or visit AMC website viz., www.dhflpramerica.com for more details on Smart SIP facility and/or form.
 - k) The AMC is offering insurance cover to the investors under this facility as an additional facility and is not acting as an insurance agent for marketing/sales of insurance policies.
 - l) The AMC/Trustee reserves the right to change/modify the terms and conditions or withdraw the facility at a later date.

C. Changes to DHFL Pramerica Power Goal Facility:

Investors are requested to note that, name of DHFL Pramerica Power Goal Facility will change to DHFL Pramerica Dynamic Advantage Asset Allocation Facility with effect from December 17, 2018. Further, in case of new registration made under this Facility with effect from December 17, 2018, investment into feeder fund i.e. DHFL Pramerica Ultra Short Term Fund, shall be available only through Lumpsum investments or Systematic Investment Plan (SIP). In case of existing investors, who have invested through Lumpsum investment with SIP or Lumpsum investment with Systematic Transfer Plan, their investments shall be continue for period of registration. With effect from December 17, 2018, Investors can invest in the Facility through online mode.

All other terms and conditions of above Facility shall remain unchanged.

D. Change in Minimum Application Amount:

Investors are requested to note that, the AMC has decided to change minimum application amount for Systematic Investment Plan ("SIP") investment and Systematic Transfer Plan ("STP") investment under regular plan and direct plan of all open ended schemes of Mutual Fund except DHFL Pramerica Long Term Equity Fund w.e.f. December 17, 2018:

Schemes	Existing Provisions	New Provisions
All open ended Schemes Except DHFL Pramerica Insta Cash Fund, DHFL Pramerica Diversified Equity Fund, DHFL Pramerica Long Term Equity Fund	Minimum no. of installments and Minimum amount per SIP instalment:- For Monthly frequency: 10 installments of ₹ 500/- each and in multiples of ₹ 100/- thereafter.	Minimum no. of installments and Minimum amount per SIP instalment:- For Monthly frequency: 10 installments of ₹ 500/- each and in multiples of ₹ 1/- thereafter.
	For Quarterly frequency: 5 installments of ₹ 1000/- each and in multiples of ₹ 100/- thereafter.	For Quarterly frequency: 5 installments of ₹ 1000/- each and in multiples of ₹ 1/- thereafter.
	Minimum SIP Top up amount:- Minimum SIP Top up amount is ₹ 500/- and in multiples of ₹ 100/- in case of Monthly SIP and ₹ 1000/- and in multiples of ₹ 100/- in case of Quarterly SIP.	Minimum SIP Top up amount:- Minimum SIP Top up amount is ₹ 500/- and in multiples of ₹ 1/- in case of Monthly SIP and ₹ 1000/- and in multiples of ₹ 1/- in case of Quarterly SIP.
	Minimum no. of installments and Minimum amount per STP instalment:- For Monthly frequency: 10 installments of ₹ 500/- each and in multiples of ₹ 100/- thereafter.	Minimum no. of installments and Minimum amount per STP instalment:- For Monthly frequency: 10 installments of ₹ 500/- each and in multiples of ₹ 1/- thereafter.
DHFL Pramerica Insta Cash Fund and DHFL Pramerica Diversified Equity Fund	For Quarterly frequency: 5 installments of ₹ 1000/- each and in multiples of ₹ 100/- thereafter.	For Quarterly frequency: 5 installments of ₹ 1000/- each and in multiples of ₹ 1/- thereafter.
	Minimum no. of installments and Minimum amount per SIP instalment:- For Monthly frequency: 60 installments of ₹ 100/- each and in multiples of ₹ 100/- thereafter.	Minimum no. of installments and Minimum amount per SIP instalment:- For Monthly frequency: 60 installments of ₹ 100/- each and in multiples of ₹ 1/- thereafter.
	For Quarterly frequency: 20 installments of ₹ 300/- each and in multiples of ₹ 100/- thereafter	For Quarterly frequency: 20 installments of ₹ 300/- each and in multiples of ₹ 1/- thereafter
	Minimum SIP Top up amount:- Minimum SIP Top up amount is ₹ 100/- and in multiples of ₹ 100/- in case of Monthly/ Quarterly SIP.	Minimum SIP Top up amount:- Minimum SIP Top up amount is ₹ 100/- and in multiples of ₹ 1/- in case of Monthly/ Quarterly SIP.
	Minimum no. of installments and Minimum amount per STP instalment:- For Monthly frequency: 60 installments of ₹ 100/- each and in multiples of ₹ 100/- thereafter.	Minimum no. of installments and Minimum amount per STP instalment:- For Monthly frequency: 60 installments of ₹ 100/- each and in multiples of ₹ 1/- thereafter.
	For Quarterly frequency: 20 installments of ₹ 300/- each and in multiples of ₹ 100/- thereafter.	For Quarterly frequency: 20 installments of ₹ 300/- each and in multiples of ₹ 1/- thereafter.

E. Change in Load Structure:

The investors are requested to note that, w.e.f. December 17, 2018, no exit load will be charged for switches and STP between schemes of DHFL Pramerica Mutual Fund. However, exit load will continue to apply for redemptions. This Notice-cum-Addendum forms an integral part of SIDs and KIMs of the above-mentioned Schemes of the Mutual Fund, as amended from time to time. All the other terms and conditions of SIDs and KIMs of the above-mentioned Schemes of the Mutual Fund will remain unchanged.

**For DHFL Pramerica Asset Managers Private Limited
(Investment Manager for DHFL Pramerica Mutual Fund)**

Place : Mumbai

Date : December 14, 2018

Sd/
Authorized Signatory

**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS,
READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.**