

**Pramerica Asset Managers Private Limited**Registered Office: 2<sup>nd</sup> Floor, Nirlon House, Dr. A.B. Road, Worli, Mumbai - 400 030.

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**Addendum No.10 dated January 27, 2011 to the Scheme Information Document and Key Information Memorandum of Pramerica Short Term Income Fund****ADDITION TO THE DESIGNATED COLLECTION POINTS DURING NEW FUND OFFER OF PRAMERICA SHORT TERM INCOME FUND**

Investors are requested to take note that the below mentioned collection centre has been added to the list of Designated Collection Centres for accepting the applications from investors during the New Fund Offer Period of Pramerica Short Term Income Fund:

Centre	Address
<b>Jaipur</b>	<b>Karvy Computershare Private Limited,</b> S-16 A, 3 <sup>rd</sup> Floor, Land Mark, Opposite Jaipur Club Mahavir Marg, C- Scheme, Jaipur – 302 001

This Addendum forms an integral part of the Scheme Information Document / Key Information Memorandum (“Documents”) of Pramerica Short Term Income Fund. All other terms and conditions appearing in the Documents being modified through this Addendum remain unchanged.

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

Place : Mumbai  
Date: January 27, 2011

Sd/-  
Executive Director – Legal & Compliance

**Risk Factors:** All mutual funds and securities investments are subject to market risks and there can be no assurance that the objectives of the Scheme will be achieved and the NAV of the funds may go up or down depending upon the factors and forces affecting the securities markets. Pramerica Short Term Income Fund (the “Scheme”) is only the name of the scheme and do not in any manner indicate either the quality of the Scheme, its future prospects and return. Performance of the Sponsor has no bearing on the expected performance of the mutual fund or any of its schemes. Past performance of the Sponsor and their Affiliates/AMC/Mutual Fund & its Scheme(s) does not indicate the future performance of the Scheme and may not necessarily provide a basis of comparison with other investments. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. As the price / value / interest rates of the securities in which the Scheme invests fluctuate, the value of your investment in the Scheme may go up or down. Investors are not being offered any guaranteed / assured returns under any schemes of Pramerica Mutual Fund.

**Name of the Scheme:** Pramerica Short Term Income Fund **Scheme Classification:** An open-ended Income scheme. **Investment Objective:** The objective of the Scheme is to generate regular returns with moderate level of risk by investing primarily into a portfolio of Debt Securities and Money Market Instruments of short term maturity. **Assets Allocation:** Debt and Money market instruments with residual maturity upto 3 years - 65% to 100%; Debt and Money market instruments with residual maturity not exceeding 5 years and 3 months – 0 to 35%. The average maturity of the Scheme’s portfolio will not exceed 3 years. **Terms of issue and sale and redemption of units:** Issue of units of Rs. 1,000/- each for cash during the new fund offer and at NAV based prices thereafter. The scheme offer sale and redemption facility on all business days during the ongoing offer. NAV of the Scheme will be calculated for all calendar days and disclosed at the close of every Business Day. **Load Structure:** Entry Load: Nil; Exit load: @ 0.25% for redemption/switch-out before 3 months from the date of allotment; Nil, for redemption/switches on or after 3 months from the date of allotment. **Recurring Expenses:** Recurring expenses including the investment management and advisory fee that can be charged to the Scheme shall be subject to a percentage limit of average weekly net assets @ 2.25% for the first 100 crore; @ 2. %, next Rs. 300 crore; @1.75 % on the next Rs. 300 Crore; and @ 1.50% on the balance. **NFO expenses:** To be fully borne by AMC/ Sponsor. Copy of SID/SAI and Key Information Memorandum (KIM) can be obtained from any of our Investor Services Centers as well as from our website: www.pramericamf.com.

**Statutory Details:** Pramerica Mutual Fund is set up as a Trust under the Indian Trusts Act, 1882 and registered with SEBI. **Sponsor:** Prudential Financial, Inc. of the United States of America [liability restricted to initial contribution of Rs. 1 Lac towards the corpus of the Mutual Fund]. [Pramerica is the brand name used by Prudential Financial, Inc. of the United States and its affiliates in select countries outside of the United States. Prudential Financial, Inc. of the United States is not affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom.] **Trustee:** Pramerica Trustees Private Limited **Investment Manager:** Pramerica Asset Managers Private Limited. Copy of SID/SAI and Key Information Memorandum (KIM) can be obtained from all Investor Services Centers of Pramerica Mutual Fund or can be downloaded from: www.pramericamf.com.

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