



A. ADDENDUM TO THE SCHEME INFORMATION DOCUMENT (SID) / KEY INFORMATION MEMORANDUM (KIM) OF ALL SCHEMES OF PRAMERICA MUTUAL FUND EFFECTIVE FROM OCTOBER 1, 2011.

1. Pursuant to Regulation 36 of SEBI (Mutual Funds) Regulations, 1996, read with SEBI circular no. Cir/IMD/DF/16/2011 dated September 8, 2011, the existing text regarding the "Accounts Statements" in Section III - Units and Offer - "B. Ongoing Offer Details" will be replaced by the following:

Account Statement

The AMC shall issue an account statement specifying the folio number and the number of units allotted to the applicant(s) whose application has been accepted, within five working days from the date of receipt of initial purchase application. Where the applicants have provided the e-mail address in the application form, a soft copy of the account statements will be sent through e-mail. A physical account statement shall be issued on specific request from the investor. Where the applicants have not provided their e-mail address, physical account statements will be issued and sent by ordinary post / courier. The AMC shall also send a confirmation to the applicant by way of email and/or SMS to the applicant's registered email address and/or mobile number within five working days from the date of receipt of the request. If a Unitholder so requests, a non-transferable Unit certificate will be issued within 5 working days of the receipt of such request.

Thereafter a consolidated account statement (CAS) shall be issued across all schemes of all mutual funds in India for each calendar month, on or before tenth day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid, if any, to the distributor, to all the investors in whose folios any transaction has taken place during that month on the basis of their PAN and common holding pattern. Further, a CAS across all schemes of all mutual funds shall be issued every half year (September/ March) on or before tenth day of succeeding month, detailing holding at the end of the six month, across all schemes, to all such investors in whose folios no transaction has taken place during that period on the basis of their PAN and common holding pattern.

Note: In the event a folio consists of more than one unit holder, the first named unit holder shall receive the CAS/account statement. As the CAS will be issued on the basis of PAN, the Unit holders who have not provided their PAN will not receive CAS across all mutual funds. Such investors will receive the monthly / half yearly account statement as the case maybe, only in respect of the schemes of Pramerica Mutual Fund.

Account Statement / CAS in respect of units held in dematerialized (demat) mode: Unitholders who have opted for units in demat mode will receive the holding statement directly from their respective Depository Participant at such a frequency as may be defined in the Depository Act or regulations or on specific request.

2. Pursuant to SEBI circular No. Cir/IMD/DF/16/2011 dated September 8, 2011, pertaining to the mailing of annual report and/or abridged summary thereof, the existing text under **Annual Report** in Section III: Units and Offer "C. Periodic Disclosures" is revised as follows:

The Scheme wise annual report or an abridged summary thereof shall be mailed to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e., 31st March each year). In case of unitholders whose email addresses are available with the Mutual Fund, the scheme annual reports or abridged summary would be sent only by email. Unitholders whose email addresses are not available with the Mutual Fund shall be sent physical copies of scheme annual reports or abridged summary by post / courier. The AMC shall provide a physical copy of scheme annual report or abridged summary upon receipt of a specific request from the unitholders, irrespective of registration of their email addresses. The full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. Scheme wise annual report shall also be displayed on the website of the AMC (www.pramericaamf.com) and Association of Mutual Funds in India (www.amfindia.com).

3A. Pursuant to SEBI Circular no. CIR/IMD/DF/9/2011 dated May 19, 2011, the following paragraphs have been added under Section III - Units and Offer - B. Ongoing Offer Details:

Option to hold Units in dematerialized (demat) form:

The investors shall have an option to hold the Units in 'demat' mode except for units held under Dividend Options where dividend distribution frequency is less than one month and units purchased via SIP. To hold the Units in demat mode, the investor will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form, DP's Name, DP ID and Beneficiary Account No. with the DP at the time of subscribing to the Units. If a Unit holder desires to opt for dematerialization of units held under physical account statement at a later date, he will be required to make an application to AMC/RTA/DP in Conversion Request Form (available on the website of the Mutual Fund or with the DP) along with Statement of Account, a copy of Client Master Report (CMR) or Transaction Statement (only the page of Transaction Statement reflecting the name and pattern of holding) issued by its Depository Participant. Application for issue of Units in demat mode may be submitted to any of the OPAS / ISCs or DPs. The AMC will endeavor to credit the Units to the Beneficiary Account of Unit holder within two working days from the date of clearance of the investor's cheque or receipt of demat request. In case the unit holders do not provide their Demat Account details, or the demat details provided in the application form are incomplete / incorrect or do not match with the details with the Depository records, the Units will be allotted in physical account statement mode provided the application is otherwise complete in all respect and accordingly, an Account Statement shall be sent to them.

Rematerialisation of units held in Demat form:

Units of the Scheme held in demat mode may be converted into physical account statement mode via rematerialisation process. Rematerialization of Units ('remat') will be in accordance with the provisions of SEBI (Depositories & Participants) Regulations, 1996. The investor will need to submit a remat request to his/her DP for rematerialisation of holdings in his/her account. The DP will then despatch the request remat form to the AMC/RTA. The AMC/RTA accepts the request for rematerialisation, prints and despatches the account statement to the investor and send electronic confirmation to the DP. DP shall inform the investor about the changes in the investor account following the acceptance of the remat request.

3.B. Pursuant to the above, the following text has been added in the section "Listing":

Units held in demat form are transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations through off market deals or in accordance with the stock exchange rules, upon the Scheme being listed. Transfers should be only in favour of transferees who are eligible for holding Units under the Scheme. Units of the Scheme held in physical mode are non-transferable.

B. ADDENDUM TO THE SID & KIM OF PRAMERICA DYNAMIC MONTHLY INCOME FUND EFFECTIVE FROM OCTOBER 1, 2011.

The existing text in the section "Highlights and "Plans / Options offered" will be replaced by the following:

If the amount of dividend payable under the Dividend payout facility is ₹ 100/- or less, then the Dividend amount would be compulsorily reinvested in the Dividend Option of the Scheme.

This Addendum forms an integral part of the SID/KIM of the respective schemes of Pramerica Mutual Fund. All other terms and conditions appearing in the respective SIDs/KIMs remain unchanged.

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

Place : Mumbai

Date : September 30, 2011

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 schemes will be achieved; the NAV of the funds may go up or down depending upon the factors and forces affecting the securities markets. Pramerica Liquid Fund, Pramerica Ultra Short Term Bond Fund, Pramerica Short Term Income Fund, Pramerica Equity Fund, Pramerica Dynamic Fund and Pramerica Dynamic Monthly Income Fund, Pramerica Short Term Income Fund, Pramerica Fixed Duration Fund Series 1 and Pramerica Treasury Advantage Fund are only the names of the schemes and do not in any manner indicate either the quality of the schemes, their future prospects and returns. 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 schemes 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 scheme of Pramerica Mutual Fund.

Name of the Scheme: Pramerica Liquid Fund (An Open Ended Liquid Scheme) **Investment Objective:** To deliver reasonable market related returns with lower risk and higher liquidity through a portfolio of debt and money market instruments. **Name of the Scheme:** Pramerica Ultra Short Term Bond Fund (An Open Ended Debt Scheme) **Investment Objective:** To provide reasonable returns, commensurate with a low to moderate level of risk and high degree of liquidity, through a portfolio constituted of money market and debt instruments. **Name of the Scheme:** Pramerica Equity Fund (An Open Ended Equity Scheme). **Investment Objective:** To achieve long term capital appreciation by investing in an actively managed diversified portfolio consisting of equity and equity related securities including derivatives, debt and money market instruments. **Name of the Scheme:** Pramerica Dynamic Fund (An Open Ended Dynamic Asset Scheme). **Investment Objective:** To achieve long term capital appreciation by investing in an actively managed diversified portfolio consisting of equity and equity related securities including derivatives, debt and money market instruments. **Name of the Scheme:** Pramerica Short Term Income Fund (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. **Name of the Scheme:** Pramerica Dynamic Monthly Income Fund (An Open Ended Income Scheme) **Investment Objective:** To generate regular returns through investment in Debt and Money Market Instruments and to generate capital appreciation by investing in equity and equity related instruments. Monthly Income is not assured & is subject to availability of distributable surplus. **Name of the Scheme:** Pramerica Short Term Income Fund (An open ended Income Scheme) **Investment Objective:** 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. **Name of the Scheme:** Pramerica Fixed Duration Fund Series 1 (An close ended Income Scheme) **Investment Objective:** to provide reasonable returns, commensurate with moderate level of risk, through a portfolio constituted of money market and debt instruments which mature on or before the date of the maturity of each series of the Scheme. **Name of the Scheme:** Pramerica Treasury Advantage Fund (An open ended Income Scheme) **Investment Objective:** To provide reasonable returns, commensurate with moderate level of risk and high degree of liquidity, through a portfolio constituted of money market and debt instruments.

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 the Mutual Fund's website www.pramericaamf.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. (PFI) of the United States of America [liability restricted to initial contribution of ₹ 1 Lact towards the corpus of the Mutual Fund]. [Pramerica is the brand name used by PFI 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.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS. PLEASE READ THE SCHEME INFORMATION DOCUMENTS AND THE STATEMENT OF ADDITIONAL INFORMATION CAREFULLY BEFORE INVESTING.