

FUND FACT SHEET

AUGUST 2015



Pramerica

MUTUAL FUND



Pramerica

MUTUAL FUND

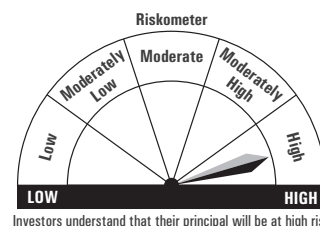
Invest in the rising stars of India



This product is suitable for investors who are seeking*:

- Capital appreciation over long run.
- To achieve long term capital appreciation by predominantly investing in equity and equity related instruments of mid cap companies.
- Degree of risk - **HIGH**.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



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Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

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Pramerica Power Goals : Details as on 1 st September, 2015	
Long - term Average P/E Nifty	18.59
20 Day Moving Average	22.96
Applicable P/E Variation Band	Between 21% to 30%
Initial Asset Allocation	40% Allocation to Equity
Re - balancing Allocation	No Action

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Stop trying to time the market ! Invest in a P/E based strategy

In the equity markets, one should invest when the valuation (P/E) is low, not the index level. Simply put we should invest when market is cheaper and the P/E ratio helps us decide this.

- Methodology adopted for P/E based Strategy illustrations:
 - Asset allocation is done on the basis of the table shown here
 - The equity market/component is represented by CNX NIFTY.
 - The balance allocation (i.e. portfolio value minus equity allocation) is considered as debt component
 - Debt component returns is considered at 6% per annum for the calculation purpose.
 - Any allocation into or out of equity is carried out on the first working day of the month.
 - Variation is defined as the deviation of 20 day Average trailing P/E of CNX NIFTY as at the month-end, compared with its Long-Term Average P/E (i.e. from 1st Jan 1999)

Enter

Variation* from long-term Average PE	% Equity Allocation
Above 40%	0%
Between 31% to 40%	0%
Between 21% to 30%	40%
Between 11% to 20%	60%
Between 1% to 10%	80%
Between -10% to 0%	100%
Between -20% to -11%	100%
Less than -20%	100%

Exit + Re-Enter

Variation* from long-term Average PE	Asset Allocation - Move from Equity to Debt	Asset Allocation - Move from Debt to Equity
Above 40%	100%	—
Between 31% to 40%	50%	—
Between 21% to 30%	—	—
Between 11% to 20%	—	—
Between 1% to 10%	—	—
Between -10% to 0%	—	10%
Between -20% to -11%	—	50%
Less than -20%	—	100%

Historic P/E Strategy Returns for Variation Band 21% to 30%

SIP Returns	5 Year		7 Year		10 Year		15 Year	
	P/E Based Strategy	Nifty	P/E Based Strategy	Nifty	P/E Based Strategy	Nifty	P/E Based Strategy	Nifty
Minimum	10.90%	0.64%	14.06%	6.07%	30.06%	17.71%	24.42%	15.66%
Maximum	25.67%	21.06%	28.80%	28.07%	32.29%	19.93%	25.98%	16.74%
Average	16.90%	11.55%	21.01%	16.65%	31.32%	18.94%	25.28%	16.24%

Lumpsum Returns	5 Year		7 Year		10 Year		15 Year	
	P/E Based Strategy	Nifty	P/E Based Strategy	Nifty	P/E Based Strategy	Nifty	P/E Based Strategy	Nifty
Minimum	9.34%	2.44%	16.69%	5.45%	23.86%	12.60%	20.83%	11.62%
Maximum	23.30%	12.76%	20.72%	16.79%	25.38%	14.95%	22.20%	13.34%
Average	15.10%	7.09%	18.64%	10.52%	24.74%	13.50%	21.55%	12.50%

Data Source : CNX NIFTY, Market Data and Internal Calculations. The above graph and table are intended for illustration purpose only to help understand the performance of the equity market, represented by the index CNX NIFTY, on a monthly rolling for 5/7/10/15 years CAGR basis from January 1999 to August 2015 based on the various bands of P/E variation. P/E variation is defined as the deviation of trailing PE of CNX NIFTY (observed on a 20 days moving average basis) from Long-Term Average PE of CNX NIFTY. **Past performance may or may not be sustained in the future.**

The information contained herein is provided by DHFL Pramerica Asset Managers Private Limited (Formerly known as Pramerica Asset Managers Private Limited) (the AMC) on the basis of publicly available information, internally developed data and other third party sources believed to be reliable. However, the AMC cannot guarantee the accuracy of such information, assure its completeness, or warrant such information will not be changed. The information contained herein is current as of the date of issuance (or such earlier date as referenced herein) and is subject to change without notice. **There can be no assurance that any forecast made herein will be actually realized.** These materials do not take into account individual investor's objectives, needs or circumstances or the suitability of any securities, financial instruments or investment strategies described herein for particular investor. Hence, each investor is advised to consult his or her own professional investment / tax advisor / consultant for advice in this regard. These materials are not intended for distribution to or use by any person in any jurisdiction where such distribution would be contrary to local law or regulation.



Market Round-Up : Equity

B P Singh

Executive Director & CIO - Equity

August 2015

The over 6% correction in the frontline Indian equity indices masks the historic nature of the market movements in the month of August which began in a tepid fashion, moving mostly sideways for the first fortnight. The quiet was broken by China's devaluation of its currency which sent ripples across the global markets. Emerging market (EM) funds withdrew with a fervor last seen during the 2008 as they were knocked by record redemptions of \$19bn in a single week. The nervousness was also exacerbated ahead of a possible rate hike by the Federal Reserve. India saw a record pullout of \$2.5bn by Foreign Institutional Investments in sync with other Emerging Markets.

The Chinese government has been making efforts to prop up the economic growth which has been slowing down. To this end, it has been taking short term measures to bolster the markets which it expects to yank the economy out of deceleration. This began with it effectively writing a put which fuelled the rally in March, cutting interest rates followed by punitive actions against short sellers and the government pushed buying of shares to support the markets. However, the act of devaluing its currency gave a signal of deeper problems in the economy and the possibility of the Chinese machinery losing a grip on it.

Most Asian market currencies and those of other emerging markets corrected in tandem as their export dependence necessitated such a move to remain competitive. The rout in commodities worsened with crude testing March 2009 levels and other metals hitting new annual lows too. This has knocked the remaining wind out of commodity export driven economies of Russia, Brazil, Indonesia and others who are heavily dependent on China as their export partner. The market turmoil was evident in 12% cut in Hang Seng and around 9% losses in DAX.

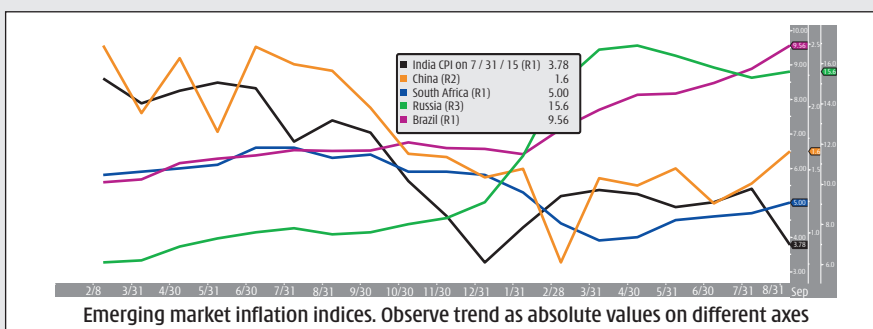
The weakness in the emerging markets may persist in the near term as they deal with the slowdown in China which will further hamper their currencies. Foreign fund outflow may hence continue to cut losses due to currencies. But India stands out in the pack of emerging markets and will weather it well given its improved fundamentals. It is akin to a flood which submerges all the first storied houses with India being one of the very few which has two storeys whose occupants will survive the flood better but will be stranded with others till the flood subsides.

India's fundamentals have improved sharply resulting in the currency being a lot more stable compared to August 2013 when it was clubbed with the fragile economies. The Indian Rupee has appreciated versus other EM currencies, barring the pegged ones and is reflective of the strengthening of the underlying economic parameters of the Indian economy, such as the narrowing of the current account deficit, increase in forex reserves and taming of inflation.

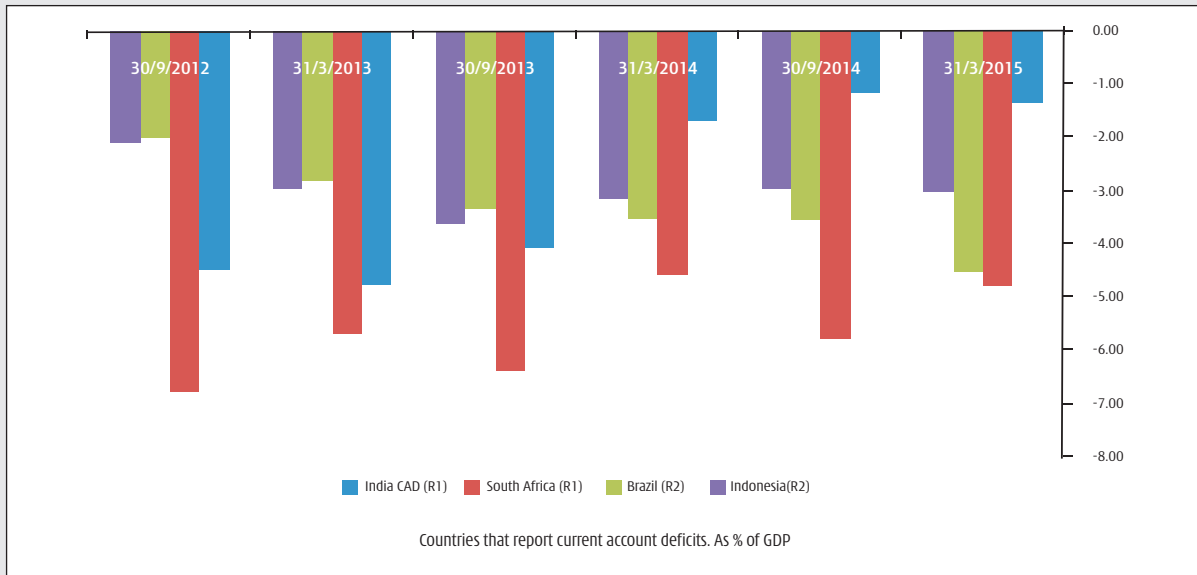
Name	↓	Price	Net Chg	Time	1D%	5D%	1M%	3M%	6M%	YTD%
Brazil Real (BGN)		3.6468	+0.0652	18:31	-1.791	-2.578	-6.181	-13.118	-20.604	-27.125
China Renminbi (BGN)		6.3790	-0.0106	13:59	+1.166	+0.393	-2.654	-2.817	-1.663	-2.720
Indian Rupee (BGN)		66.4825	+0.3200	16:59	-0.481	+0.244	-3.529	-4.178	-6.942	-5.172
Indonesian Rupiah (BGN)		14067	+84	14:27	-0.597	-0.121	-3.753	-6.064	-7.798	-11.936
Malaysian Ringgit (BGN)		4.1925	-0.0065	14:27	+0.155	+1.205	-8.623	-12.076	-13.388	-16.582
Philippines Peso (BGN)		46.780	+0.079	14:21	-0.169	+0.068	-2.223	-4.776	-5.740	-4.404
Russian Ruble (BGN)		66.6847	+1.4779	18:31	-2.216	+6.301	-7.468	-19.661	-6.221	-8.921
South African Rand (BGN)		13.3363	+0.0347	18:31	-0.260	-0.766	-4.915	-8.044	-11.723	-13.24
South Korean Won (BGN)		1182.9	+9.00	11:29	-0.761	+1.355	-1.064	-6.147	6.943	-7.771
Taiwan Dollar (BGN)		32.664	+0.419	13:28	-1.280	+0.490	-3.028	-5.697	-3.778	-3.086
Thai Baht (BGN)		35.843	-0.002	18:31	+0.006	-0.508	-2.334	-6.021	-9.737	-8.183

Emerging market currencies - 6 months and YTD. Indian Rupee out performs

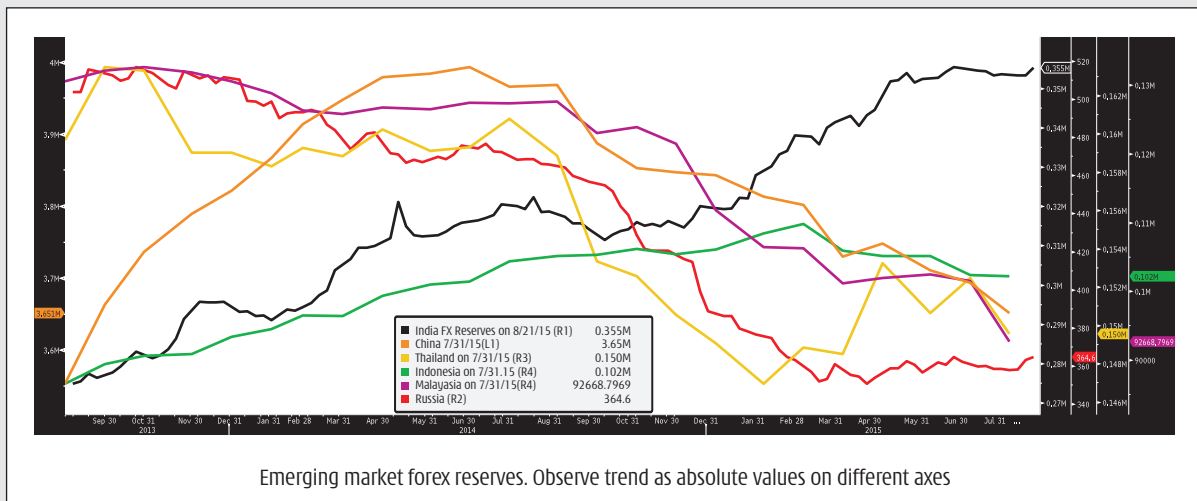
RBI's inflation targeting has borne fruit with the Consumer Price Index (CPI) trending down steadily as seen in the graph above in comparison with other BRICS nations where the trend has been more erratic. This combined with all the other parameters also leaves room for further cuts in interest rates that will provide an impetus to further investments in equity component of assets.



One of the reasons why the Indian currency was battered in August 2013 was due to the relatively fragile position of the economy as we were running high fiscal and current account deficits. These parameters are now well within the comfort zone with the Current Account Deficit (CAD) having steadily declined since, aided to large extent by a sharp drop in crude prices.



India has steadily built its war chest of foreign exchange reserves consistently from the time of the last currency crisis of the emerging markets seen in August 2013, versus other emerging market peers which have either seen a decline or as in the case of China, volatility. This will stand India in good stead in the face of turbulence in currencies once again.



Hence, once the turbulence in the markets subsides with the world getting used to substantially slower growth in China, India will stand out for having weathered the storm well and will see a significant inflow from foreign funds which will chase the limited options in the emerging markets which may eventually drive up India's weight in EM funds.

1QFY16 results

1QFY16 saw weaker topline growth as partial benefits of lower raw materials were passed on to consumers resulting in lower realizations. However, EBITDA margins were at the highest level in three years supporting earnings. With trends mixed among sectors, earnings on the whole were largely in line.

Among sectors, financials, IT, auto and pharma delivered mostly according to expectations while cement, FMCG and capital goods lagged though capital goods companies saw an increase in the domestic order book outlining an improving environment.

Outlook

The global events may cause the markets to be jittery in the near term which we believe is a very good opportunity to build a strong portfolio given India's enviable position as outlined above. Within the Indian markets, we reiterate our view that only 40% of the corporates will survive this time while the remaining 60% who are overleveraged will see a scenario resembling a credit crisis which will result in them exiting the market.

Q1 has also played out broadly in line with our thesis that the efficient corporates will first see an increase in their margins and eventually return ratios before we see further capital investment in the economy. We expect that the uptick in the capex cycle will be visible within one or two quarters, additionally aided by the thrust of the government in sectors such as roads, railways, etc. A portfolio of such corporates who will be able to benefit from the upcycle in the economy will deliver returns that are compounded by both earnings and multiples expansion.

Data Source : Bloomberg.



Market Round-Up : Fixed Income

Ritesh Jain

Executive Director & Head - Fixed Income

August 2015

In its August Monetary policy review, RBI decides to maintain the status quo and keep all key policy rates unchanged. It lowered its January-March 2016 inflation forecasts to 5.8% from 6%. It also reiterated that it shall await for better clarity in the coming months, on persistence of recent pick up in Inflationary pressures in June, full monsoon outturn, a possible Federal Reserve actions & greater transmission of its front-loaded past actions. RBI also expressed concerns about household expectations of retail inflation staying elevated in double digits. The conditional guidance resulted in some disappointment as the bond market unwound its pre policy positioning. However with both July Consumer Price Index (CPI) & Wholesale Price Index (WPI) readings comfortably undershooting the consensus expectations reignited the hopes of a rate cut as the bond markets also shrugged off initial weakness in the INR following devaluation in Chinese Yuan by People's Bank of China (PBOC). The 10Y GOI yield which had slipped to 7.72% posts the inflation readings, could not hold on to the gains as the move by PBOC took the global markets by surprise triggering renewed concerns over Chinese economy resulting in an overall risk-off sentiments globally. INR plummeted near its September 2013 taper tantrum lows at 66.64. Thus in a knee jerk reaction 10Y benchmark also retraced near its recent peaks of 7.90% amidst the global sell-off in equity & commodity markets. The comments by the RBI governor during the banking conclave that the Chinese devaluation was not a major concern and India had enough Foreign Exchange reserves to counter the financial market turmoil led to value buying. Further during the Jackson Hole meet of global central bankers the RBI governor re-emphasized his accommodative policy stance and mentioned that RBI shall keep close eye on an incoming data to provide cues for further easing in policy rates. The Governor also urged the Fed to avoid raising rates during the recent volatility and time its hike in more stable market conditions. These comments led to some stability in the bond markets as the bonds pared their early losses and ended marginally positive for the month.

In terms of the macro data points, July CPI fell to an 8 month low at 3.78%. The Core CPI also fell by 50 bps to 4.34% due to fall in services & transport inflation while the Food inflation dropped to 2.9% YoY. The headline WPI in July contracted to 4.05% YoY, significantly lower than 2.40% fall in June. The Strong fall in crude price submerged the headline numbers deeper in negative territory. The June Index of Industrial Production (IIP) came in at 3.8% YoY. On the sectoral front, manufacturing growth picked up sharply to 4.6% YoY. The trade deficit widened to US\$ 12.8 bn in July. On a YoY basis, exports growth remained weak. Meanwhile, total imports continued to contract on a

YoY basis, led by a decline in oil imports, however, non-oil imports expanded due to a pick-up in gold imports. The April-July fiscal deficit stood at 70% of budget estimates at INR 3.85 Trillion. India's April-June '15 GDP grew by 7.0% YoY down from 7.5% YoY in Jan-March '15. The domestic fuel prices were also cumulatively reduced by Rs.3-4/L during the month.

On global markets front, the developments in Chinese markets remained the focal point for the entire month. To arrest the one way sell off in the Chinese stock indices post their currency devaluation, PBOC reduced its benchmark deposits & lending rates by 25 bps for the fifth time during the year. The PBOC also reduced the bank's cash reserve requirements by 25 bps. On the other hand US economy as per revised estimates grew at 3.7% pace led by rise in business inventories and pick up in consumer spending. Tracking Risk off sentiments coupled with strong incoming US economic data points, INR lost almost 3.50% to USD for the month. The Brent crude prices which had fallen near their 2009 lows to below 45 USD per barrel recovered sharply post the rate cut in China. The safe heaven US 10Y also retreated and gave up the gains to end almost flattish for the month.

The liquidity conditions remained comfortable as the overnight rates remained well anchored near the repo rate helped by Government spending & lack of any meaningful dollar sales by RBI to arrest the fall in INR. The liquidity broadly remained in the surplus mode as RBI had to conduct long term reverse repo operations & secondary market Open Market Operation (OMO) sales to absorb excess cash in the system. During the month RBI also made a dividend payout of INR 650 bn to the centre. The short end CD rates fell 15-20 bps across the curve. Corporate curve also outperformed the Sovereign curve as 5 & 10Y AAA corporate bond yields fell 9-10 bps on robust demand from Insurance & PF segments.

The combination of global risk off sentiments and probability of lift-off in US FED rate next month may keep the bond & currency markets volatile in near term. However magnitude of the upside in the bond yields is likely to be limited as recent CPI & WPI prints, lower oil prices & reduction in base rates undertaken by few banks is expected to open up space for RBI to lower interest rates further. Also from the valuation perspective, government bond markets continue to trade near the higher band of real rates trajectory. The second round impact of decline in domestic fuel prices is also expected to lower the CPI readings going forward. Thus we continue to remain constructive on fixed income space and maintain a duration bias as a strategy. The short end rates are expected to be stable given the stability in the overnight rates.

Data Source : Bloomberg.

Key Economic Data for August 15

	31-Aug-15	31-Jul-15	31-Mar-15	Monthly Change	Change since March 2015
364 Day T Bill	7.54	7.58	7.93	-0.04	-0.39
5 Yr Gilt Benchmark	7.91	7.94	7.75	-0.03	0.16
10 Yr Gilt Benchmark	7.79	7.81	7.74	-0.02	0.05
30 Yr Gilt Benchmark	8	8.01	7.81	-0.01	0.19
91 Day Manufacturing CP(P1+)	7.81	7.91	9.05	-0.10	-1.24
91 Day Bank CD	7.41	7.61	8.52	-0.20	-1.11
1 Yr AAA Spreads	0.55	0.62	0.69	-0.07	-0.14
5 Yr AAA Spreads	0.29	0.34	0.4	-0.05	-0.11
5 Yr OIS	6.93	7.13	7.06	-0.20	-0.13
CRR	4	4	4	0.00	0.00
RBI LAF - Reverse Repo Rate	7.25	7.25	7.5	0.00	-0.25
Foreign Exchange Reserve (\$ bn)	355.35	353.6	339.99	1.75	15.36
Brent Crude	54.15	52.71	57.08	1.44	-2.93
US Fed Funds Rate	0.25	0.25	0.25	0.00	0.00
US 10-Yr Gilt	2.22	2.25	1.92	-0.03	0.30
INR/USD	66.48	64.14	62.5	2.34	3.98
USD/EURO	1.12	1.1	1.07	0.02	0.05
USD/YEN	121.23	124.32	120.13	-3.09	1.10

Pramerica Liquid Fund

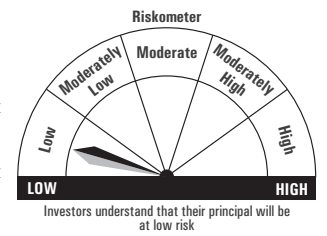
(An open-ended liquid scheme)

31st August 2015

This product is suitable for investors who are seeking*:

- Regular income for short term.
- Seeks to deliver reasonable market related returns with lower risk and higher liquidity through a portfolio of debt and money market instruments.
- Degree of risk - **LOW**.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



NAV as on 31st August 2015

Option	NAV (in ₹)
Regular Plan	
Growth	1542.5478
Daily Dividend	1000.8000
Weekly Dividend	1001.3457
Fortnightly Dividend	1001.1402
Monthly Dividend	1001.1406
Bonus	1542.0772
Direct Plan	
Growth	1545.9638
Daily Dividend	1000.5500
Weekly Dividend	1001.4691
Monthly Dividend	1001.1982

Maturity & Yield

Yield to Maturity	7.50%
Average Maturity	32 Days

Modified Duration

33 Days

CRISIL Rating

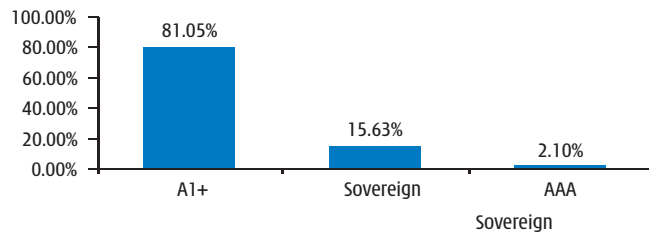
CRISIL AAAMfs

Quarterly Average AUM

April 2015 to June 2015 : ₹ 963.21 Crores

Portfolio	Ratings	% of Net Assets	Portfolio	Ratings	% of Net Assets
MONEY MARKET INSTRUMENTS			96.68		
Government of India	Sovereign	15.63	Edelweiss Financial Services Limited	CRISIL A1+	1.70
Aditya Birla Nuvo Limited	ICRA A1+	9.75	ECL Finance Limited	CRISIL A1+	1.69
IDBI Bank Limited	CRISIL A1+	7.57	Tata Capital Housing Finance Limited	CRISIL A1+	1.69
Punjab and Sind Bank	ICRA A1+	6.33	Kotak Mahindra Investments Limited	CRISIL A1+	1.69
Edelweiss Commodities Services Limited	CRISIL A1+	5.48	Aditya Birla Money Limited	CRISIL A1+	1.27
Reliance Home Finance Limited	CRISIL A1+	4.21	Housing Development Finance Corporation Limited	CRISIL A1+	1.27
The South Indian Bank Limited	CARE A1+	4.19	STCI Finance Limited	ICRA A1+	1.27
II&Fs Securities Services Limited	ICRA A1+	3.82	Sundaram Finance Limited	ICRA A1+	1.27
Bank of India	CRISIL A1+	3.40	Central Bank of India	CRISIL A1+	0.85
Reliance Capital Limited	CRISIL A1+	3.37	Indian Bank	ICRA A1+	0.42
Corporation Bank	CRISIL A1+	2.12	Axis Finance Limited	IND A1+	0.42
Export Import Bank of India	CRISIL A1+	2.12	Cholamandalam Investment and Finance Company Limited	ICRA A1+	0.42
National Fertilizers Limited	CRISIL A1+	2.11	Aditya Birla Finance	ICRA A1+	0.42
KEC International Limited	ICRA A1+ (SO)	2.11	Reliance Jio Infocomm Limited	CARE A1+	0.42
AU Financiers (India) Limited	IND A1+	2.10	CORPORATE DEBT		2.10
Indian Overseas Bank	CRISIL A1+	2.09	Kotak Mahindra Prime Limited	CRISIL AAA	2.10
Birla TMT Holdings Private Limited	CRISIL A1+	2.09	FIXED DEPOSIT		6.37
Magma Fincorp Limited	CARE A1+	1.70	Syndicate Bank		6.37
Aditya Birla Housing Finance Limited	ICRA A1+	1.70	Net Current Assets		-5.16
			Grand Total		100.00

Credit Quality Profile (% of AUM)



Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
Fortnightly Dividend Payout Option			
25-Jun-15	0.137615	1000.1957	1000.0052
10-Jul-15	2.366999	1003.3278	1000.0506
25-Jul-15	2.326826	1003.2768	1000.0552
10-Aug-15	2.421747	1003.4721	1000.1191
25-Aug-15	2.266472	1003.2386	1000.1006
Monthly Dividend Payout Option			
25-Jun-15	4.993068	1006.9184	1000.0053
25-Jul-15	4.699593	1006.5621	1000.0554
25-Aug-15	4.696259	1006.6031	1000.1010

Please note that after the payment of dividend, the NAV falls to the extent of dividend, distribution tax and cess wherever applicable. Past performance may or may not be sustained in future.

Performance as on 30th June 2015 - Regular Plan - Growth Option

Date	Period	NAV Per Unit (₹) ⁵	Scheme Returns (%) ⁶	Benchmark Returns (%) ⁴	Additional Benchmark* (%)	Value of Investment of ₹ 10000/-		
						Scheme (₹)	Benchmark (₹)	Additional Benchmark (₹)
23-Jun-15	Last 7 days	1,519.9712	8.06%	8.01%	7.63%	10,015.45	10,015.36	10,014.63
15-Jun-15	Last 15 days	1,517.3417	7.98%	7.96%	8.05%	10,032.81	10,032.71	10,033.10
31-May-15	Last 1 Month	1,512.3035	8.06%	8.05%	7.57%	10,068.44	10,068.38	10,064.30
30-June-2014 to 30-June-2015	1 Year	1,398.0594	8.89%	8.77%	8.54%	10,888.81	10,876.94	10,854.46
30-June-2013 to 30-June-2014	1 Year	1,278.3621	9.36%	9.68%	5.93%	10,936.33	10,968.20	10,592.80
30-June-2012 to 30-June-2013	1 Year	1,173.3376	8.95%	8.12%	8.17%	10,895.09	10,811.94	10,816.65
27-Aug-10	Since Inception	1,000.0000	9.06%	8.58%	7.12%	15,223.20	14,897.34	13,953.05

Returns for period less than 1 year are annualized returns, for 1 year period are absolute and Return for Since Inception are CAGR

As per SEBI standard on performance disclosure, returns in INR terms based on a standard investment of ₹ 10,000/- have been shown only for Schemes that have been in existence for more than three years.

CRISIL Liquid Fund Index value is 2367.53 & CRISIL 1 year T - Bill is 4210.25 as on 30th June 2015

\$ NAV(s) pertain to the start date for the specified period(s).

* Additional Benchmark is CRISIL 1 Year T-Bill #CRISIL Liquid Fund Index

^ Past performance may or may not be sustained in the future

Mr. Ritesh Jain manages 13 schemes. Please refer page 20 for performance of all schemes managed by the fund manager.

Pramerica Ultra Short Term Bond Fund

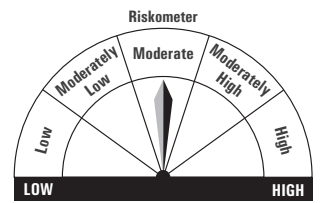
(An open-ended debt scheme)

31st August 2015

This product is suitable for investors who are seeking*:

- Regular income for short term.
- 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.
- Degree of risk - **MODERATE**.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



Investors understand that their principal will be at moderate risk

NAV as on 31st August 2015

Option	NAV (in ₹)
Regular Plan	
Growth	1529.4610
Daily Dividend	1005.0000
Weekly Dividend	1001.6260
Fortnightly Dividend	1001.9848
Monthly Dividend	1001.4552
Bonus	1529.4068
Direct Plan	
Growth	1555.2211
Daily Dividend	1002.4000
Weekly Dividend	1002.3788
Monthly Dividend	1002.1989

Maturity & Yield

Yield to Maturity	8.17 %
Average Maturity	252 Days

Modified Duration

237 Days

CRISIL Rating

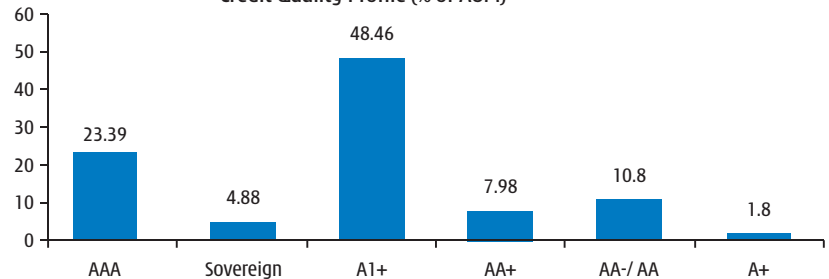
CRISIL AAAmfs

Quarterly Average AUM

April 2015 to June 2015: ₹ 221.27 Crores

Portfolio	Ratings	% of Net Assets	Portfolio	Ratings	% of Net Assets
MONEY MARKET INSTRUMENTS		53.34	Cholamandalam Investment and Finance Company Limited	ICRA AA	2.64
IDBI Bank Limited	CRISIL A1+	13.01	Tata Capital Financial Services Limited	CRISIL AA+	2.63
Housing Development Finance Corporation Limited	CRISIL A1+	9.28	Steel Authority of India Limited	CARE AAA	2.62
Edelweiss Commodities Services Limited	CRISIL A1+	7.86	Mahindra Lifespace Developers Limited	CRISIL A+	1.80
Government of India	Sovereign	4.88	Tata Sons Limited	CRISIL AAA	1.68
S.D. Corporation Private Limited	CARE A1+ (SO)	4.72	India Infoline Finance Limited	ICRA AA	1.68
Avenue Supermarts Limited	CRISIL A1+	4.70	ICICI Home Finance Company Limited	CARE AAA	1.67
Export Import Bank of India	CRISIL A1+	2.44	Tata Power Company Limited	ICRA AA	1.66
II&Fs Securities Services Limited	ICRA A1+	1.64	HPCL-Mittal Energy Limited	ICRA AA-	1.53
Kotak Mahindra Investments Limited	CRISIL A1+	1.63	Infrastructure Development Finance Company Limited	ICRA AAA	1.32
Tata Realty And Infrastructure Limited	CARE A1+	1.60	Infrastructure Development Finance Company Limited	IND AAA	1.32
Edelweiss Financial Services Limited	CRISIL A1+	1.58	FIXED DEPOSIT		3.78
CORPORATE DEBT		43.97	Syndicate Bank		2.46
Export Import Bank of India	CRISIL AAA	6.57	Bank of Nova Scotia		1.31
Godrej Consumer Products Limited	ICRA AA+	5.34	Cash & Cash Equivalents		0.59
Rural Electrification Corporation Limited	CRISIL AAA	4.93	Net Current Assets		-1.68
Indostar Capital Finance Private Limited	CARE AA-	3.30	Grand Total		100.00
Mahindra & Mahindra Financial Services Limited	IND AAA	3.29			

Credit Quality Profile (% of AUM)



Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
Fortnightly Dividend Payout Option			
10-Jun-15	2.558608	1004.0757	1000.5332
25-Jun-15	2.009930	1003.3182	1000.5354
10-Jul-15	2.927930	1004.5879	1000.5341
27-Jul-15	2.265713	1003.6693	1000.5323
10-Aug-15	2.368926	1003.8186	1000.5387
25-Aug-15	1.525806	1003.0105	1000.8980
Monthly Dividend Payout Option			
25-Jun-15	4.573909	1006.3327	1000.0000
27-Jul-15	5.199013	1007.1982	1000.0000
25-Aug-15	3.895842	1005.7632	1000.3693

Please note that after the payment of dividend, the NAV falls to the extent of dividend, distribution tax and cess wherever applicable. Past performance may or may not be sustained in future.

Performance as on 30th June 2015 - Regular Plan - Growth Option

Date	Period	NAV Per Unit (₹) ⁵	Scheme Returns (%) [^]	Benchmark Returns (%) ⁵	Additional Benchmark* (%)	Value of Investment of ₹ 10000/-		
						Scheme (₹)	Benchmark (₹)	Additional Benchmark (₹)
30-June-2014 to 30-June-2015	1 Year	1,392.1028	8.43%	8.77%	8.54%	10,843.12	10,876.94	10,854.46
30-June-2013 to 30-June-2014	1 Year	1,276.9935	9.01%	9.68%	5.93%	10,901.41	10,968.20	10,592.80
30-June-2012 to 30-June-2013	1 Year	1,170.3518	9.11%	8.12%	8.17%	10,911.19	10,811.94	10,816.65
24-Sep-10	Since Inception	1,000.0000	9.02%	8.62%	7.16%	15,094.74	14,831.55	13,903.52

Returns for period less than 1 year are annualized returns, for 1 year period are absolute and Return for Since Inception are CAGR

As per SEBI standard on performance disclosure, returns in INR terms based on a standard investment of ₹ 10,000/- have been shown only for Schemes that have been in existence for more than three years.

CRISIL Liquid Fund Index value is 2367.53 & CRISIL 1 year T - Bill is 4210.25 as on 30th June 2015

\$ NAV(s) pertain to the start date for the specified period(s).

* Additional Benchmark is CRISIL 1 Year T-Bill, #CRISIL Liquid Fund Index

[^] Past performance may or may not be sustained in the future

Mr. Ritesh Jain manages 13 schemes. Please refer page 20 for performance of all schemes managed by the fund manager.

Pramerica Short Term Income Fund

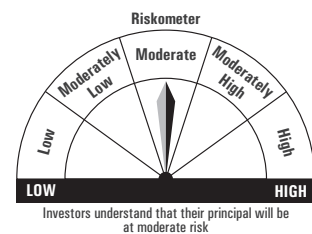
(An open-ended income scheme)

31st August 2015

This product is suitable for investors who are seeking*:

- Regular income for short term.
- 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.
- Degree of risk - **MODERATE**.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



NAV as on 31st August 2015

Option	NAV (in ₹)
Regular Plan	
Growth	1486.6499
Weekly Dividend	1083.1143
Fortnightly Dividend	1020.9326
Monthly Dividend	1000.8910
Quarterly Dividend	1021.5252
Bonus	1487.1400
Direct Plan	
Growth	1504.1744
Monthly Dividend	1001.0228
Maturity & Yield	
Yield to Maturity	7.63%
Average Maturity	170 Days

Modified Duration

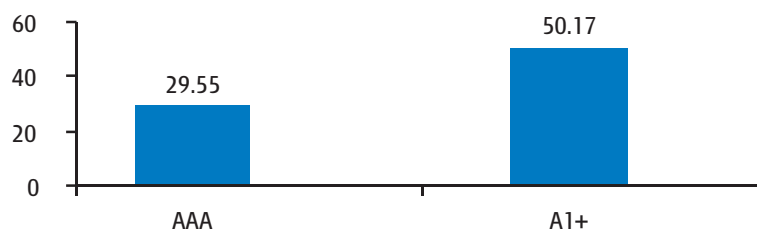
150 Days

Quarterly Average AUM

April 2015 to June 2015: ₹ 12.70 Crores

Portfolio	Ratings	% of Net Assets
MONEY MARKET INSTRUMENTS		50.17
Export Import Bank of India	CRISIL A1+	25.03
Aditya Birla Finance	ICRA A1+	16.82
Axis Bank Limited	CRISIL A1+	8.32
CORPORATE DEBT		29.55
Housing Development Finance Corporation Limited	CRISIL AAA	12.66
Infrastructure Development Finance Company Limited	ICRA AAA	8.48
Steel Authority of India Limited	CARE AAA	8.42
Cash & Cash Equivalents		18.88
Net Current Assets		1.40
Grand Total		100.00

Credit Quality Profile (% of AUM)



Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
Fortnightly Dividend Payout Option			
10-Jun-15	2.097208	1023.1281	1020.2244
25-Jun-15	1.894772	1022.8054	1020.1820
10-Jul-15	2.350483	1023.3992	1020.1449
27-Jul-15	1.893064	1022.7183	1020.0973
10-Aug-15	1.976547	1022.7983	1020.0617
25-Aug-15	1.729192	1022.4180	1020.0238
Monthly Dividend Payout Option			
25-Jun-15	3.862171	1005.3473	1000.0000
27-Jul-15	4.10642	1005.6855	1000.0000
25-Aug-15	3.583521	1004.9615	1000.0000
Quarterly Dividend Payout Option			
26-Dec-14	14.517296	1034.3486	1014.3486
26-Mar-15	14.517296	1033.9416	1013.9416
25-Jun-15	14.445304	1029.8361	1009.8361

Please note that after the payment of dividend, the NAV falls to the extent of dividend, distribution tax and cess wherever applicable.

Past performance may or may not be sustained in future.

Performance as on 30th June 2015 - Regular Plan - Growth Option

Date	Period	NAV Per Unit (₹) ¹	Scheme Returns (%) [^]	Benchmark Returns (%)	Additional Benchmark* (%)	Value of Investment of ₹ 10000/-		
						Scheme (₹)	Benchmark (₹)	Additional Benchmark (₹)
30-June-2014 to 30-June-2015	1 Year	1,355.9525	8.45%	9.56%	8.54%	10,845.23	10,956.09	10,854.46
30-June-2013 to 30-June-2014	1 Year	1,251.1076	8.38%	8.81%	5.93%	10,838.02	10,880.67	10,592.80
30-June-2012 to 30-June-2013	1 Year	1,149.0608	8.88%	9.30%	8.17%	10,888.09	10,930.06	10,816.65
4-Feb-11	Since Inception	1,000.0000	9.15%	9.03%	7.38%	14,705.61	14,631.62	13,683.37

Returns for period less than 1 year are annualized returns, for 1 year period are absolute and Return for Since Inception are CAGR

As per SEBI standard on performance disclosure, returns in INR terms based on a standard investment of ₹ 10,000/- have been shown only for Schemes that have been in existence for more than three years.

CRISIL Short Term Bond Fund Index value is 2476.46 & CRISIL 1 year T - Bill is 4210.25 as on 30th June 2015

\$ NAV(s) pertain to the start date for the specified period(s).

* Additional Benchmark is CRISIL 1 Year T-Bill, #CRISIL Short term Bond Fund Index

[^] Past performance may or may not be sustained in the future

Mr. Ritesh Jain manages 13 schemes. Please refer page 20 for performance of all schemes managed by the fund manager.

Pramerica Short Term Floating Rate Fund

(An Open Ended Income Scheme)

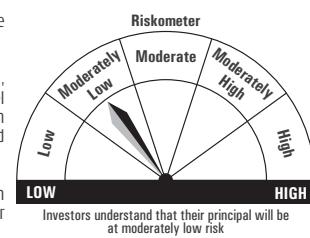
31st August 2015

This product is suitable for investors who are seeking*:

- Regular income for short term.
- 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.

*Degree of risk - **MODERATELY LOW**.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



NAV as on 31st August 2015

Option	NAV (in ₹)
Regular Plan	
Growth	1354.4276
Daily Dividend	1010.2400
Monthly Dividend	1052.0716
Direct Plan	
Growth	1360.4277
Direct Daily Dividend	1001.7950

Maturity & Yield

Yield to Maturity	7.27%
Average Maturity	26 Days

Modified Duration

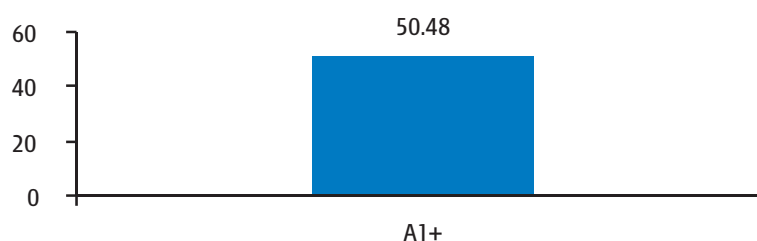
26 Days

Quarterly Average AUM

April 2015 to June 2015 : ₹ 4.29 Crores

Portfolio	Ratings	% of Net Assets
MONEY MARKET INSTRUMENTS		50.48
Export Import Bank of India	CRISIL A1+	25.28
Axis Bank Limited	CRISIL A1+	25.20
Cash & Cash Equivalents		45.24
Net Current Assets		4.27
Grand Total		100.00

Credit Quality Profile (% of AUM)



Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
Monthly Dividend Payout Option			
26-Dec-14	46.099073	1077.9292	1014.4200
27-Jan-15	4.732683	1020.9401	1014.4200
25-Feb-15	4.437069	1020.5328	1014.4200

Please note that after the payment of dividend, the NAV falls to the extent of dividend, distribution tax and cess wherever applicable. Past performance may or may not be sustained in future.

Performance as on 30th June 2015 - Regular Plan - Growth Option

Date	Period	NAV Per Unit (₹) ¹	Scheme Returns (%) ²	Benchmark Returns (%)	Additional Bench-mark* (%)	Value of Investment of ₹ 10000/-		
						Scheme (₹)	Benchmark (₹)	Additional Benchmark (₹)
30-June-2014 to 30-June-2015	1 Year	1237.2022	8.24%	9.56%	8.54%	10,823.89	10,956.09	10,854.46
30-June-2013 to 30-June-2014	1 Year	1130.6100	9.43%	8.81%	5.93%	10,942.78	10,880.67	10,592.80
30-June-2012 to 30-June-2013	1 Year	1038.2755	8.89%	9.30%	8.17%	10,889.31	10,930.06	10,816.65
10-Feb-12	Since Inception	1000.0000	9.01%	9.16%	7.65%	13,391.34	13,457.27	12,836.01

Returns for 1 year period are absolute and Since Inception Return are CAGR

As per SEBI standard on performance disclosure, returns in INR terms based on a standard investment of Rs. 10,000/- have been shown only for Schemes that have been in existence for more than three years.

CRISIL Short Term Bond Fund Index value is 2476.46 & CRISIL 1 year T-Bill is 4210.25 as on 30th June 2015

\$ NAV(s) pertain to the start date for the specified period(s).

* Additional Benchmark is CRISIL 1 Year T-Bill, #CRISIL Short Term Bond Fund Index

¹ Past performance may or may not be sustained in the future

Mr. Ritesh Jain manages 13 schemes. Please refer page 20 for performance of all schemes managed by the fund manager.

Pramerica Treasury Advantage Fund

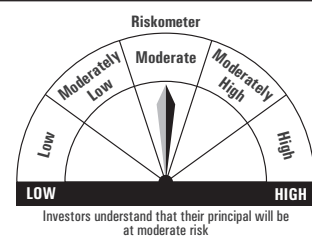
(An open-ended debt scheme)

31st August 2015

This product is suitable for investors who are seeking*:

- Regular income for short term.
- 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.
- Degree of risk - **MODERATE**.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

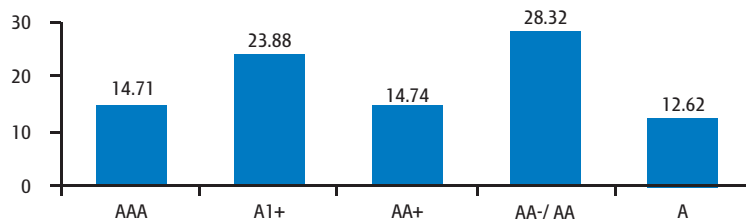


NAV as on 31st August 2015

Option	NAV (in ₹)
Regular Plan	
Growth	1440.9246
Daily Dividend	1033.0000
Fortnightly Dividend	1005.0481
Weekly Dividend	1005.2556
Monthly Dividend	1005.0651
Direct Plan	
Growth	1452.0458
Maturity & Yield	
Yield to Maturity	8.63%
Average Maturity	309 Days
Modified Duration	
274 Days	
Quarterly Average AUM	
April 2015 to June 2015: ₹ 54.51 Crores	

Portfolio	Ratings	% of Net Assets
MONEY MARKET INSTRUMENTS		
Export Import Bank Of India	CRISIL A1+	17.66
Axis Bank Limited	CRISIL A1+	6.22
CORPORATE DEBT		
HPCL-Mittal Energy Limited	ICRA AA-	15.67
Cholamandalam Investment and Finance Company Limited	ICRA AA	12.65
Housing Development Finance Corporation Limited	CRISIL AAA	12.62
Tata Teleservices Limited	CARE A	12.62
Shriram Transport Finance Company Limited	CRISIL AA+	10.54
Tata Capital Financial Services Limited	CRISIL AA+	4.20
Power Finance Corporation Limited	CRISIL AAA	2.10
Cash & Cash Equivalents		
		4.68
Net Current Assets		
		1.04
Grand Total		
		100.00

Credit Quality Profile (% of AUM)



Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
Fortnightly Dividend Payout Option			
10-Jun-15	2.479364	1007.0195	1003.5868
25-Jun-15	2.026894	1007.0453	1004.2390
10-Jul-15	3.002885	1008.7140	1004.5564
27-Jul-15	2.279128	1007.9150	1004.7594
10-Aug-15	2.925157	1008.0741	1004.0241
25-Aug-15	2.138067	1006.8455	1003.8853
Monthly Dividend Payout Option			
25-Jun-15	4.515515	1010.5054	1004.2535
27-Jul-15	5.291277	1012.1051	1004.7792
25-Aug-15	5.070833	1010.9218	1003.9011

Please note that after the payment of dividend, the NAV falls to the extent of dividend, distribution tax and cess wherever applicable. Past performance may or may not be sustained in future.

Performance as on 30th June 2015 - Regular Plan - Growth Option

Date	Period	NAV Per Unit (₹) ⁵	Scheme Returns (%) [^]	Benchmark Returns (%)	Additional Benchmark* (%)	Value of Investment of ₹ 10000/-		
						Scheme (₹)	Benchmark (₹)	Additional Benchmark (₹)
30-June-2014 to 30-June-2015	1 Year	1,302.2551	9.08%	9.56%	8.54%	10,017.4216	10,018.3360	10,016.3869
30-June-2013 to 30-June-2014	1 Year	1,195.6208	8.92%	8.81%	5.93%	10,017.1044	10,016.8895	10,011.3688
30-June-2012 to 30-June-2013	1 Year	1,107.0716	8.00%	9.30%	8.17%	10,015.3396	10,017.8368	10,015.6618
3-Jun-11	Since Inception	1,000.0000	8.99%	9.17%	7.56%	14,205.5350	14,300.1669	13,461.1265

Returns for period less than 1 year are annualized returns, for 1 year period are absolute and Return for Since Inception are CAGR

As per SEBI standard on performance disclosure, returns in INR terms based on a standard investment of ₹ 10,000/- have been shown only for Schemes that have been in existence for more than three years. CRISIL Short Term Bond Fund Index value is 2476.46 & CRISIL 1 year T-Bill is 4210.25 as on 30th June 2015

5 NAV(s) pertain to the start date for the specified period(s).

* Additional Benchmark is CRISIL 1 Year T-Bill, #CRISIL Short term Bond Fund Index

^ Past performance may or may not be sustained in the future

Mr. Ritesh Jain manages 13 schemes. Please refer page 20 for performance of all schemes managed by the fund manager.

Pramerica Credit Opportunities Fund

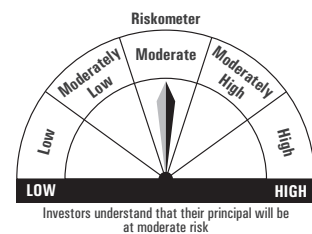
(An Open-ended debt scheme)

31st August 2015

This product is suitable for investors who are seeking*:

- Regular income for short term.
- To generate income by investing in debt and money market securities across the credit spectrum.
- Degree of risk - **MODERATE**.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

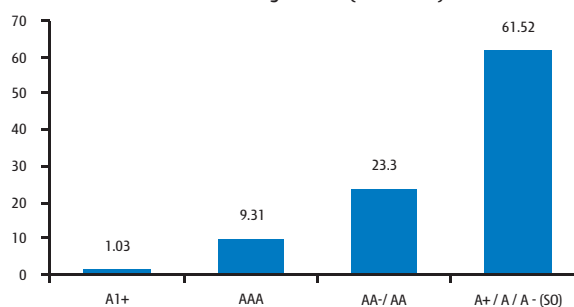


NAV as on 31st August 2015

Option	NAV (in ₹)
Regular Plan	
Growth	1431.2975
Dividend	1053.4053
Direct Plan	
Growth	1449.1241
Dividend	1172.8570
Maturity & Yield	
Yield to Maturity	10.05%
Average Maturity	3.08 Years
Modified Duration	
2.16 Years	
Quarterly Average AUM	
April 2015 to June 2015: ₹ 255.80 Crores	

Portfolio	Ratings	% of Net Assets
MONEY MARKET INSTRUMENTS		1.03
Aditya Birla Finance	ICRA A1+	1.03
CORPORATE DEBT		94.13
Peninsula Land Limited	ICRA A	10.81
RKN Retail Private Limited	BWR A- (SO)	9.82
Oriental Hotels Limited	CARE A+	9.28
IL&FS Transportation Networks Limited	ICRA A	8.86
HPCL-Mittal Energy Limited	ICRA AA-	8.70
Rural Electrification Corporation Limited	CRISIL AAA	8.62
AU Financiers (India) Limited	IND A+	8.62
Mahindra Lifespace Developers Limited	CRISIL A+	7.55
Tata Teleservices Limited	CARE A	6.57
India Infoline Finance Limited	ICRA AA	5.48
Magma Fincorp Limited	ICRA AA-	5.18
North Eastern Electric Power Corporation Limited	ICRA AA	3.59
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.35
Infrastructure Development Finance Company Limited	IND AAA	0.35
Steel Authority of India Limited	CARE AAA	0.35
Cash & Cash Equivalents		3.52
Net Current Assets		1.32
Grand Total		100.00

Credit Quality Profile (% of AUM)



Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
Quarterly Dividend Payout Option			
24-Dec-14	14.517296	1045.3098	1025.3098
26-Mar-15	14.517296	1052.8968	1032.8968
25-Jun-15	14.445304	1052.9810	1032.9810

Please note that after the payment of dividend, the NAV falls to the extent of dividend, distribution tax and cess wherever applicable. Past performance may or may not be sustained in future.

Performance as on 30th June 2015 - Regular Plan - Growth Option

Date	Period	NAV Per Unit (₹) †	Scheme Returns (%)^	Benchmark Returns (%)	Additional Benchmark* (%)	Value of Investment of ₹ 10000/-		
						Scheme (₹)	Benchmark (₹)	Additional Benchmark (₹)
30-June-2014 to 30-June-2015	1 Year	1,271.8692	10.42%	11.10%	8.54%	11,041.91	11,109.70	10,854.46
30-June-2013 to 30-June-2014	1 Year	1,178.9854	7.88%	4.60%	5.93%	10,787.83	10,460.00	10,592.80
30-June-2012 to 30-June-2013	1 Year	1,074.8605	9.69%	10.72%	8.17%	10,968.73	11,072.35	10,816.65
31-10-2011	Since Inception	1,000.0000	9.71%	8.91%	7.69%	14,043.86	13,675.07	13,119.19

Returns for period less than 1 year are annualized returns, for 1 year period are absolute and Return for Since Inception are CAGR

As per SEBI standard on performance disclosure, returns in INR terms based on a standard investment of ₹ 10,000/- have been shown only for Schemes that have been in existence for more than three years.

CRISIL Composite Bond Fund Index value is 2360.29 & CRISIL 1 year T - Bill is 4210.25 as on 30th June 2015

† NAV(s) pertain to the start date for the specified period(s).

* Additional Benchmark is CRISIL 1 Year T-Bill, #CRISIL Composite Bond Fund Index

^ Past performance may or may not be sustained in the future

Mr. Ritesh Jain manages 13 schemes. Please refer page 20 for performance of all schemes managed by the fund manager.

Pramerica Dynamic Bond Fund

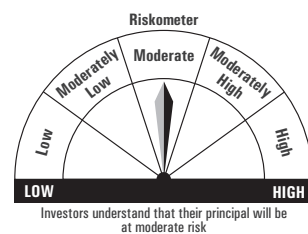
(An Open-ended Income Scheme)

31st August 2015

This product is suitable for investors who are seeking*:

- Regular income for short term.
- To generate optimal returns through active management of a portfolio of debt and money market instruments.
- Degree of risk - **MODERATE**.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



NAV as on 31st August 2015

Option	NAV (in ₹)
Regular Plan	
Growth	1345.9988
Monthly Dividend	1002.9699
Quarterly Dividend	1078.0082
Bonus	1346.6808
Direct Plan	
Growth	1368.4544
Monthly Dividend	1037.5259

Maturity & Yield

Yield to Maturity	7.99%
Average Maturity	16.94 Years

Modified Duration

8 Years

ICRA Rating

[ICRA] AAAMfs

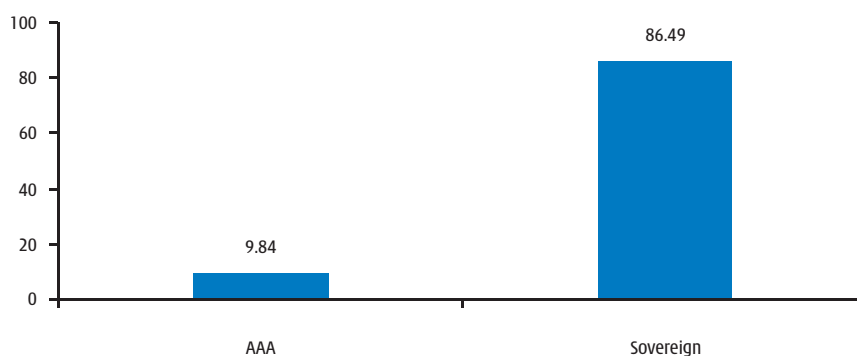
Quarterly Average AUM

April 2015 to June 2015 : ₹ 271.17 Crores

Portfolio	Ratings	% of Net Assets
CORPORATE DEBT		9.84
Power Finance Corporation Limited	CRISIL AAA	8.19
Reliance Jio Infocomm Limited	CRISIL AAA	1.65
GILTS		86.49
Government of India	Sovereign	86.49
Cash & Cash Equivalents		1.77
Net Current Assets		1.90
Grand Total		100.00

RATED [ICRA] AAAMfs

Credit Quality Profile (% of AUM)



Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
Monthly Dividend Payout Option			
25-May-15	1.858983	1003.5449	1000.9711
27-Jul-15	4.419739	1009.2560	1003.1367
25-Aug-15	5.051464	1008.5921	1001.5982
Quarterly Dividend Payout Option			
26-Dec-14	14.517296	1078.5151	1058.5151
26-Mar-15	14.517296	1093.2100	1073.2100
25-Jun-15	14.445304	1079.9852	1059.9852

Please note that after the payment of dividend, the NAV falls to the extent of dividend, distribution tax and cess wherever applicable. Past performance may or may not be sustained in future.

Performance as on 30th June 2015 - Regular Plan - Growth Option

Date	Period	NAV Per Unit (₹) ¹	Scheme Returns (%) ²	Benchmark Returns (%)	Additional Benchmark* (%)	Value of Investment of ₹ 10000/-		
						Scheme (₹)	Benchmark (₹)	Additional Benchmark (₹)
30-June-2014 to 30-June-2015	1 Year	1171.2858	12.82%	11.10%	11.76%	11,282.37	11,109.70	11,176.42
30-June-2013 to 30-June-2014	1 Year	1145.8424	2.22%	4.60%	-2.47%	10,222.05	10,460.00	9,753.08
30-June-2012 to 30-June-2013	1 Year	1044.4423	9.71%	10.72%	12.10%	10,970.85	11,072.35	11,209.71
12-Jan-12	Since Inception	1000.0000	8.38%	8.68%	6.88%	13,214.88	13,343.35	12,592.64

Returns for 1 year period are absolute and Since Inception Return are CAGR

As per SEBI standard on performance disclosure, returns in INR terms based on a standard investment of Rs. 10,000/- have been shown only for Schemes that have been in existence for more than three years.

CRISIL Composite Bond Fund Index value is 2360.29 & CRISIL 10 year Gilt Index is 2630.66 as on 30th June 2015

\$ NAV(s) pertain to the start date for the specified period(s).

*Additional Benchmark is CRISIL 10 Year Gilt Index, #CRISIL Composite Bond Fund Index

² Past performance may or may not be sustained in the future

Mr. Ritesh Jain manages 13 schemes. Please refer page 20 for performance of all schemes managed by the fund manager.

Pramerica Dynamic Monthly Income Fund

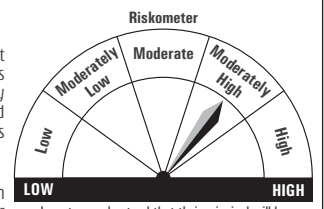
(An Open-ended Income Scheme)

31st August 2015

This product is suitable for investors who are seeking*:

- Regular income for over medium to long term.
- To generate regular returns through investment primarily 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.
- Degree of risk - **MODERATELY HIGH**.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

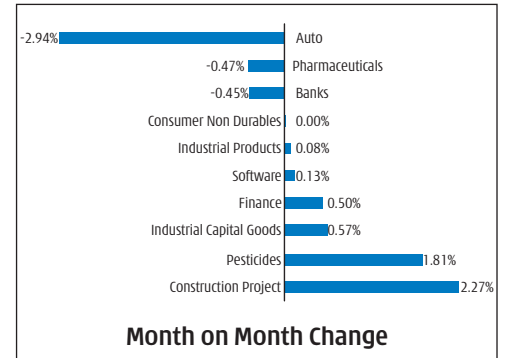
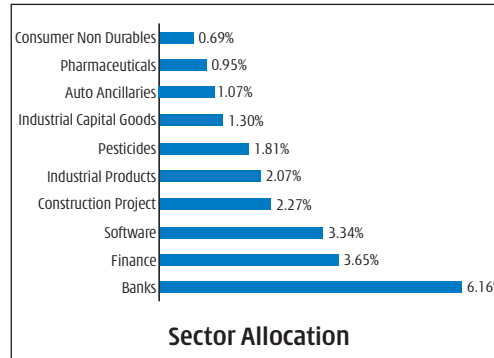
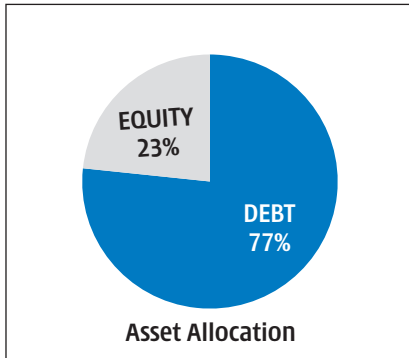


NAV as on 31st August 2015

Option	NAV (in ₹)
Regular Plan	
Growth	13.91
Monthly Dividend	10.28
Direct Plan	
Growth	14.21
Maturity & Yield	
Yield to Maturity	7.98%
Average Maturity	8.66 Years
Modified Duration	
4.17 Years	
Quarterly Average AUM	
April 2015 to June 2015: ₹ 30.09 Crores	

Portfolio	Ratings / Industry	% of Net Assets
DEBT		76.69
CORPORATE DEBT		15.95
Infrastructure Development Finance Company Limited	ICRA AAA	8.88
Power Finance Corporation Limited	CRISIL AAA	7.07
GILTS		52.17
Government of India	Sovereign	52.17
Cash & Cash Equivalents		4.81
Net Current Assets		3.75
EQUITY		23.31
State Bank of India	Banks	2.77
MindTree Limited	Software	2.47
Larsen & Toubro Limited	Construction Project	2.27
Bharat Forge Limited	Industrial Products	2.07
HDFC Bank Limited	Banks	1.82

Portfolio	Ratings / Industry	% of Net Assets
PI Industries Limited	Pesticides	1.81
Housing Development Finance Corporation Limited	Finance	1.68
Axis Bank Limited	Banks	1.57
Inox Wind Limited	Industrial Capital Goods	1.30
Infrastructure Development Finance Company Limited	Finance	1.15
Motherson Sumi Systems Limited	Auto Ancillaries	1.07
Sun Pharmaceuticals Industries Limited	Pharmaceuticals	0.95
Hexaware Technologies Limited	Software	0.87
SKS Microfinance Limited	Finance	0.82
Colgate Palmolive (India) Limited	Consumer Non Durables	0.69
Grand Total		100.00



Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
Monthly Dividend Payout Option			
30-Jun-15	0.060165	10.4224	10.3391
31-Jul-15	0.060165	10.4873	10.4040
31-Aug-15	0.060165	10.2374	10.1541

Please note that after the payment of dividend, the NAV falls to the extent of dividend, distribution tax and cess wherever applicable. Past performance may or may not be sustained in future.

Performance as on 30th June 2015 - Regular Plan - Growth Option

Date	Period	NAV Per Unit (₹) ⁵	Scheme Returns (%) [^]	Benchmark Returns (%)	Additional Benchmark* (%)	Value of Investment of ₹ 10000/-		
						Scheme (₹)	Benchmark (₹)	Additional Benchmark (₹)
30-June-2014 to 30-June-2015	1 Year	12.6877	8.80%	11.05%	11.76%	10,879.67	11,105.28	11,176.42
30-June-2013 to 30-June-2014	1 Year	11.8243	7.30%	8.28%	-2.47%	10,730.19	10,828.41	9,753.08
30-June-2012 to 30-June-2013	1 Year	10.8254	9.23%	10.83%	12.10%	10,922.74	11,083.31	11,209.71
29-Mar-11	Since Inception	10.0000	7.87%	8.81%	6.26%	13,803.80	14,323.78	12,950.75

Returns for 1 year period are absolute and Since Inception Return are CAGR

As per SEBI standard on performance disclosure, returns in INR terms based on a standard investment of Rs. 10,000/- have been shown only for Schemes that have been in existence for more than three years.

CRISIL MIP Blended Fund Index value is 2946.33 & CRISIL 10 year Gilt Index is 2630.66 as on 30th June 2015

\$ NAV(s) pertain to the start date for the specified period(s).

* Additional Benchmark is CRISIL 10 Year Gilt Index. #CRISIL MIP Blended Fund Index

[^] Past performance may or may not be sustained in the future.

Mr. Ritesh Jain manages 13 schemes & Mr. Brahmaprakash Singh manages 5 schemes. Please refer page 20 for performance of all schemes managed by the fund manager.

Pramerica Income Fund

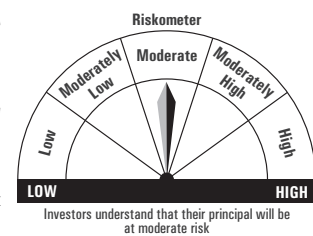
(An Open Ended Debt Scheme)

31st August 2015

This product is suitable for investors who are seeking*:

- Regular income for short term.
- To generate returns in medium to long term through investments in debt and money market instruments.
- Degree of risk - **MODERATE**.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



NAV as on 31st August 2015

Option	NAV (in ₹)
Regular Plan	
Growth	1184.8120
Direct Plan	
Growth	1191.3736

Maturity & Yield

Yield to Maturity	7.76%
Average Maturity	6.80 Years

Modified Duration

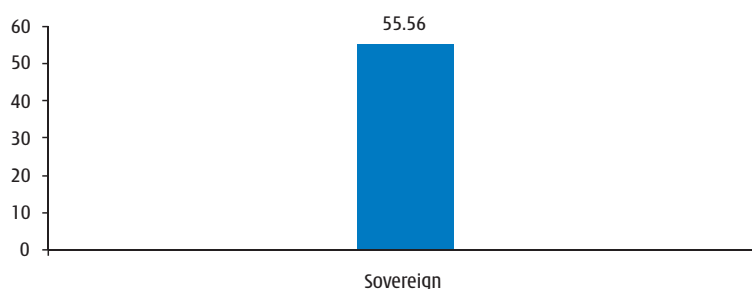
3.44 Years

Quarterly Average AUM

April 2015 to June 2015: ₹ 1.41 Crores

Portfolio	Ratings	% of Net Assets
GILTS		55.56
Government Of India	Sovereign	55.56
Cash & Cash Equivalents		17.28
Net Current Assets		27.16
Grand Total		100.00

Credit Quality Profile (% of AUM)



Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
Monthly Dividend Payout Option			
10-Apr-14	6.985872	1009.1851	1000.2205
25-Aug-14	0.636877	1003.6271	1002.8098
Quarterly Dividend Payout Option			
24-Dec-14	14.5172960	1069.6125	1049.6125
26-Mar-15	14.5172960	1083.4306	1063.4306
25-Jun-15	14.4453040	1062.6369	1042.6369

Please note that after the payment of dividend, the NAV falls to the extent of dividend, distribution tax and cess wherever applicable. Past performance may or may not be sustained in future.

Performance as on 30th June 2015 - Regular Plan - Growth Option

Date	Period	NAV Per Unit (₹) [§]	Scheme Returns (%) [^]	Benchmark Returns* (%)	Additional Benchmark* (%)
30-June-2014 to 30-June-2015	1 Year	1006.0342	10.69%	11.10%	8.54%
10-Mar-14	Since Inception	1000.3299	12.63%	12.39%	8.68%

Returns for 1 year period are absolute and Return for Since Inception are CAGR.

§ NAV(s) pertain to the start date for the specified period(s).

* Additional Benchmark is CRISIL 1 Year T-Bill, #CRISIL Composite Bond Fund Index.

^ Past performance may or may not be sustained in the future.

Mr. Ritesh Jain manages 13 schemes. Please refer page 20 for performance of all schemes managed by the fund manager.

Pramerica Large Cap Equity Fund

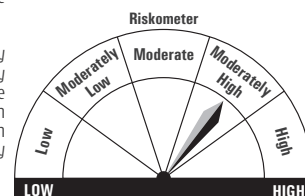
(An open-ended equity scheme) (earlier known as Pramerica Equity Fund)

31st August 2015

This product is suitable for investors who are seeking*:

- Capital appreciation over long term.
- To achieve long term capital appreciation by predominantly investing in equity and equity related securities including derivatives of large cap companies. The scheme may also invest in equity & equity related securities of other than large cap companies besides debt & money market instruments.
- Degree of risk - **MODERATELY HIGH**.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



Investors understand that their principal will be at moderately high risk

NAV as on 31st August 2015

Option	NAV (in ₹)
Regular Plan	
Growth	12.69
Dividend	11.73
Direct Plan	
Growth	12.87
Dividend	11.91

Portfolio Turnover Ratio[†] 114.33

[†]Portfolio turnover ratio is calculated as lower of sales or purchase divided by AAUM for last rolling 12 months.

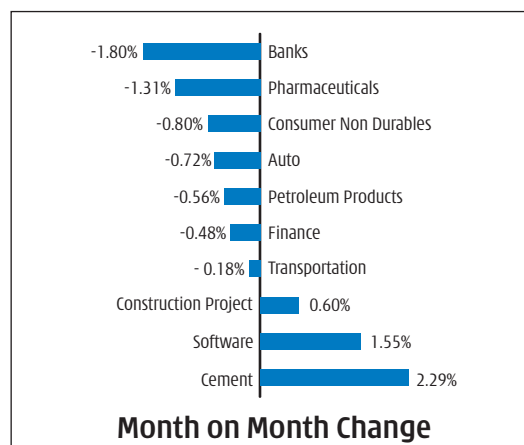
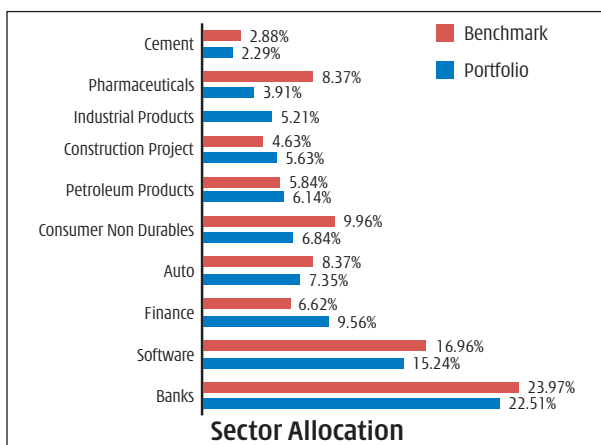
Quarterly Average AUM

April 2015 to June 2015: ₹ 57.93 Crores

Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
11-Aug-15	1.000000	13.3000	12.3000

Portfolio	Industry	% of Net Assets	Portfolio	Industry	% of Net Assets
EQUITY		91.48	Hindustan Unilever Limited	Consumer Non Durables	1.51
Infosys Limited	Software	7.68	PI Industries Limited	Pesticides	1.50
HDFC Bank Limited	Banks	6.85	Tech Mahindra Limited	Software	1.45
Housing Development Finance Corporation Limited	Finance	6.24	Infrastructure Development Finance Company Limited	Finance	1.37
Larsen & Toubro Limited	Construction Project	5.63	Ambuja Cements Limited	Cement	1.27
Reliance Industries Limited	Petroleum Products	5.26	Cipla Limited	Pharmaceuticals	1.20
ICICI Bank Limited	Banks	4.88	Cummins India Limited	Industrial Products	1.16
State Bank of India	Banks	4.04	Dr. Reddy's Laboratories Limited	Pharmaceuticals	1.13
Axis Bank Limited	Banks	4.01	Hexaware Technologies Limited	Software	1.07
Maruti Suzuki India Limited	Auto	2.92	Mahindra & Mahindra Limited	Auto	1.07
Ramkrishna Forgings Limited	Industrial Products	2.42	UltraTech Cement Limited	Cement	1.01
Tata Motors Limited	Auto	2.39	Asian Paints Limited	Consumer Non Durables	0.99
ITC Limited	Consumer Non Durables	2.28	Hero MotoCorp Limited	Auto	0.97
Tata Consultancy Services Limited	Software	2.25	Snowman Logistics Limited	Transportation	0.92
Colgate Palmolive (India) Limited	Consumer Non Durables	2.06	DCB Bank Limited	Banks	0.91
HCL Technologies Limited	Software	2.04	Hindustan Petroleum Corporation Limited	Petroleum Products	0.89
SKS Microfinance Limited	Finance	1.95	Intellect Design Arena Limited	Software	0.74
Kotak Mahindra Bank Limited	Banks	1.83	Oil & Natural Gas Corporation Limited	Oil	0.63
Siemens Limited	Industrial Capital Goods	1.78	IL&FS Transportation Networks Limited	Transportation	0.39
Bharat Forge Limited	Industrial Products	1.64	Cash & Cash Equivalents		7.84
Motherson Sumi Systems Limited	Auto Ancillaries	1.60	Net Current Assets		0.68
Sun Pharmaceuticals Industries Limited	Pharmaceuticals	1.58	Grand Total		100.00



Performance as on 30th June 2015 - Regular Plan - Growth Option

Date	Period	NAV Per Unit (₹) ³	Scheme Returns (%) ⁴	Benchmark Returns (%)	Additional Bench-mark* (%)	Value of Investment of ₹ 10000/-		
						Scheme (₹)	Benchmark (₹)	Additional Benchmark (₹)
30-June-2014 to 30-June-2015	1 Year	11.48	13.59%	9.95%	9.31%	11,358.89	10,994.76	10,931.40
30-June-2013 to 30-June-2014	1 Year	9.18	25.05%	30.28%	31.03%	12,505.45	13,028.23	13,102.72
30-June-2012 to 30-June-2013	1 Year	8.23	11.54%	10.67%	11.28%	11,154.31	11,067.08	11,127.84
6-Dec-10	Since Inception	10.00	5.98%	7.59%	7.48%	13,040.00	13,965.54	13,903.41

Returns for 1 year period are absolute and Since Inception Return are CAGR

As per SEBI standard on performance disclosure, returns in INR terms based on a standard investment of Rs. 10,000/- have been shown only for Schemes that have been in existence for more than three years.

CNX Nifty Index value is 8368.5 & S&P BSE SENSEX Index is 27780.83 as on 30th June 2015

³ NAV(s) pertain to the start date for the specified period(s).

*Additional Benchmark SENSEX, #CNX Nifty

⁴ Past performance may or may not be sustained in the future.

Mr. Brahmprakash Singh manages 5 Schemes and Mr. Ritesh Jain manages 13 schemes Please refer page 20 for performance of all schemes managed by the fund manager.

Pramerica Dynamic Asset Allocation Fund

(An open-ended dynamic asset scheme) (earlier known as Pramerica Dynamic Fund)

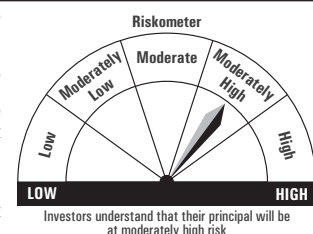
31st August 2015

This product is suitable for investors who are seeking*:

- Capital appreciation over long term.
- To achieve long term capital appreciation by investing in an actively managed diversified portfolio consisting of equity and equity related securities including derivatives, debt & money market instruments.

*Degree of risk - **MODERATELY HIGH**.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



NAV as on 31st August 2015

Option	NAV (in ₹)
Regular Plan	
Growth	12.60
Dividend	11.63
Direct Plan	
Growth	12.76
Dividend	11.78

Maturity & Yield

Yield to Maturity	8.22%
Average Maturity	2.56 Years

Modified Duration

2.06 Years

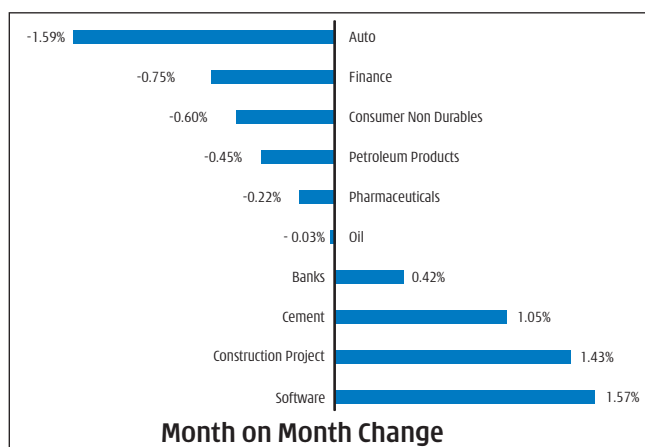
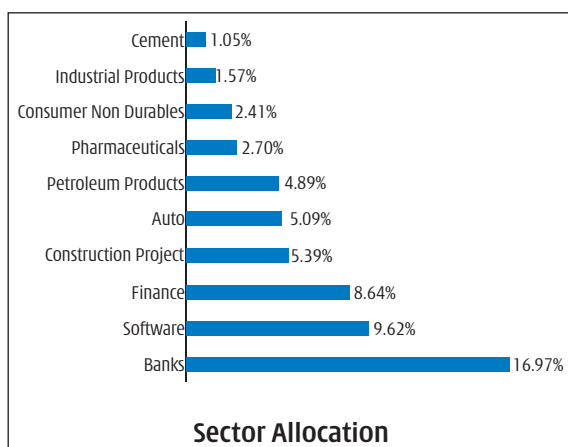
Quarterly Average AUM

April 2015 to June 2015: ₹ 32.44 Crores

Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
11-Aug-15	0.722265	12.9900	11.9900

Portfolio	Ratings / Industry	% of Net Assets	Portfolio	Ratings / Industry	% of Net Assets
EQUITY		58.95	DCB Bank Limited	Banks	1.09
Housing Development Finance Corporation Limited	Finance	5.99	Ambuja Cements Limited	Cement	1.05
Infosys Limited	Software	5.52	HCL Technologies Limited	Software	0.98
Larsen & Toubro Limited	Construction Project	5.39	Dr. Reddy's Laboratories Limited	Pharmaceuticals	0.72
HDFC Bank Limited	Banks	5.36	Hindustan Petroleum Corporation Limited	Petroleum Products	0.57
Reliance Industries Limited	Petroleum Products	4.32	Cipla Limited	Pharmaceuticals	0.46
State Bank of India	Banks	3.92	Oil & Natural Gas Corporation Limited	Oil	0.40
Axis Bank Limited	Banks	3.42	IL&FS Transportation Networks Limited	Transportation	0.23
Maruti Suzuki India Limited	Auto	2.80	DEBT		41.05
Tata Motors Limited	Auto	2.29	CORPORATE DEBT		15.17
ICICI Bank Limited	Banks	1.87	Infrastructure Development Finance Company Limited	ICRA AAA	8.44
Tata Consultancy Services Limited	Software	1.73	Power Finance Corporation Limited	CRISIL AAA	6.72
Bharat Forge Limited	Industrial Products	1.57	GILTS		20.10
SKS Microfinance Limited	Finance	1.56	Government of India	Sovereign	20.10
Sun Pharmaceuticals Industries Limited	Pharmaceuticals	1.51	Cash & Cash Equivalents		4.66
Tech Mahindra Limited	Software	1.39	Net Current Assets		1.13
Kotak Mahindra Bank Limited	Banks	1.32	Grand Total		100.00
Colgate Palmolive (India) Limited	Consumer Non Durables	1.32			
ITC Limited	Consumer Non Durables	1.09			
Infrastructure Development Finance Company Limited	Finance	1.09			



Performance as on 30th June 2015 - Regular Plan - Growth Option

Date	Period	NAV Per Unit (₹) \$	Scheme Returns (%)^	Benchmark Returns* (%)	Additional Benchmark* (%)	Value of Investment of ₹ 10000/-		
						Scheme (₹)	Benchmark (₹)	Additional Benchmark (₹)
30-June-2014 to 30-June-2015	1 Year	11.53	11.19%	10.68%	9.31%	11,118.82	11,068.09	10,931.40
30-June-2013 to 30-June-2014	1 Year	10.07	14.50%	19.03%	31.03%	11,449.85	11,903.48	13,102.72
30-June-2012 to 30-June-2013	1 Year	9.23	9.10%	10.93%	11.28%	10,910.08	11,093.05	11,127.84
6-Dec-10	Since Inception	10.0000	5.59%	8.27%	7.48%	12,820.00	14,373.44	13,903.41

Returns for 1 year period are absolute and Since Inception Return are CAGR

As per SEBI standard on performance disclosure, returns in INR terms based on a standard investment of Rs. 10,000/- have been shown only for Schemes that have been in existence for more than three years. Hybrid benchmark with 50% weight to CNX Nifty and 50% weight to CRISIL MIP Index is 5001.08 & S&P BSE SENSEX Index is 27780.83 as on 30th June 2015.

\$ NAV(s) pertain to the start date for the specified period(s).

*Additional Benchmark SENSEX #A hybrid benchmark with 50% weight to CNX Nifty and 50% weight to CRISIL MIP Index

^ Past performance may or may not be sustained in the future

Mr. Brahmprakash Singh manages 5 Schemes and Mr. Ritesh Jain manages 13 schemes Please refer page 20 for performance of all schemes managed by the fund manager.

Pramerica Midcap Opportunities Fund

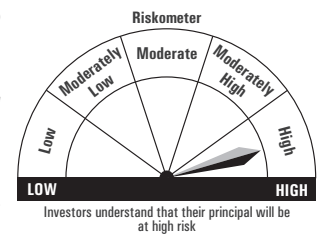
(An open-ended equity scheme)

31st August 2015

This product is suitable for investors who are seeking*:

- Capital appreciation over long run.
- To achieve long term capital appreciation by predominantly investing in equity and equity related instruments of mid cap companies.
- Degree of risk - **HIGH**.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



NAV as on 31st August 2015

Option	NAV (in ₹)
Regular Plan	
Growth	15.69
Dividend	14.72
Direct Plan	
Growth	15.81
Dividend	14.84

Ratio

Portfolio Turnover Ratio* 135.11

*Portfolio turnover ratio is calculated as lower of sales or purchase divided by AAUM for last rolling 12 months.

Quarterly Average AUM

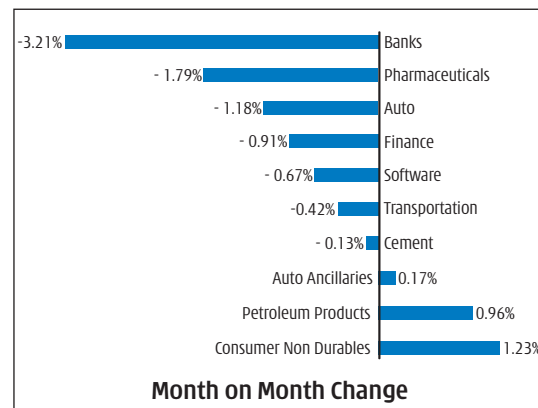
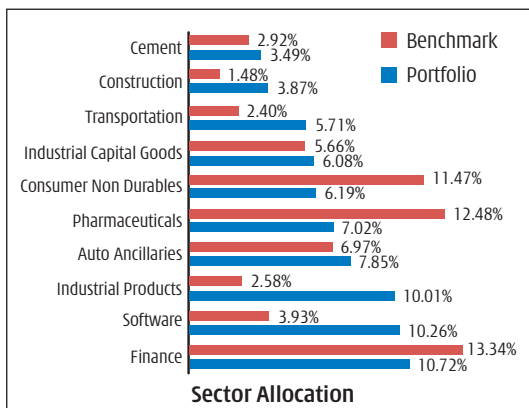
April 2015 to June 2015: ₹ 157.13 Crores

Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
11-Aug-15	1.000000	16.3100	15.3100

Portfolio	Industry	% of Net Assets
EQUITY		88.91
Bharat Forge Limited	Industrial Products	3.94
Motherson Sumi Systems Limited	Auto Ancillaries	3.73
MindTree Limited	Software	3.00
Ramkrishna Forgings Limited	Industrial Products	2.56
Pidilite Industries Limited	Chemicals	2.51
Indiabulls Housing Finance Limited	Finance	2.50
SKS Microfinance Limited	Finance	2.41
Repro Home Finance Limited	Finance	2.27
Colgate Palmolive (India) Limited	Consumer Non Durables	2.04
The Byke Hospitality Limited	Hotels, Resorts And Recreational	2.00
Eicher Motors Limited	Auto	1.72
Bosch Limited	Auto Ancillaries	1.71
Mahindra CIE Automotive Limited	Industrial Products	1.68
Aurobindo Pharma Limited	Pharmaceuticals	1.66
Container Corporation of India Limited	Transportation	1.57
Orient Cement Limited	Cement	1.53
Siemens Limited	Industrial Capital Goods	1.48
MBL Infrastructures Limited	Construction	1.46
Bharat Electronics Limited	Industrial Capital Goods	1.45
Cholamandalam Investment and Finance Company Limited	Finance	1.41
Biocon Limited	Pharmaceuticals	1.36
Inox Wind Limited	Industrial Capital Goods	1.35
Gateway Distriparks Limited	Transportation	1.34
PI Industries Limited	Pesticides	1.33
United Breweries Limited	Consumer Non Durables	1.31
Snowman Logistics Limited	Transportation	1.28
Strides Arcolab Limited	Pharmaceuticals	1.28
VA Tech Wabag Limited	Engineering Services	1.28
Cigniti Technologies Limited	Software	1.27
Tech Mahindra Limited	Software	1.26
Britannia Industries Limited	Consumer Non Durables	1.26
KNR Constructions Limited	Construction	1.23
Apollo Hospitals Enterprise Limited	Healthcare Services	1.23
Hexaware Technologies Limited	Software	1.20
Kajaria Ceramics Limited	Construction	1.17
Majesco Limited	Software	1.16
Mahindra & Mahindra Financial Services Limited	Finance	1.16

Portfolio	Industry	% of Net Assets
Cummins India Limited	Industrial Products	1.15
DCB Bank Limited	Banks	1.11
D-Link (India) Limited	Hardware	1.11
Ashok Leyland Limited	Auto	1.11
The Ramco Cements Limited	Cement	1.10
WABCO India Limited	Auto Ancillaries	1.05
Natco Pharma Limited	Pharmaceuticals	1.04
Hindustan Petroleum Corporation Limited	Petroleum Products	1.04
Indian Oil Corporation Limited	Petroleum Products	1.02
United Spirits Limited	Consumer Non Durables	0.97
Infrastructure Development Finance Company Limited	Finance	0.96
Shivam Autotech Limited	Auto Ancillaries	0.90
Intellect Design Arena Limited	Software	0.88
Cadila Healthcare Limited	Pharmaceuticals	0.87
JK Lakshmi Cement Limited	Cement	0.87
GATI Limited	Transportation	0.82
KPIT Technologies Limited	Software	0.82
Salzer Electronics Limited	Industrial Capital Goods	0.81
Sun Pharma Advanced Research Company Limited	Pharmaceuticals	0.80
IL&FS Transportation Networks Limited	Transportation	0.69
Kalpataru Power Transmission Limited	Power	0.69
AIA Engineering Limited	Industrial Products	0.69
Aurionpro Solutions Limited	Software	0.66
NCC Limited	Construction Project	0.66
Elecon Engineering Company Limited	Industrial Capital Goods	0.64
Kaveri Seed Company Limited	Consumer Non Durables	0.60
Ashoka Buildcon Limited	Construction Project	0.51
Z.F.Steering Gear (India) Limited	Auto Ancillaries	0.47
EPC Industries Limited	Plastic Products	0.42
Suzlon Energy Limited	Industrial Capital Goods	0.35
Arvind Infrastructure Limited	Construction	0.01
Cash & Cash Equivalents		10.84
Net Current Assets		0.24
Grand Total		100.00



Performance as on 30th June 2015 - Regular Plan - Growth Option

Date	Period	NAV Per Unit (₹) ¹	Scheme Returns (%) [^]	Benchmark Returns (%)	Additional Bench-mark* (%)
30-June-2014 to 30-June-2015	1 Year	12.59	22.48%	17.24%	9.31%
2-Dec-13	Since Inception	10.00	31.64%	39.10%	19.81%

Returns for 1 year period are absolute and Since Inception Return are CAGR.

¹ NAV(s) pertain to the start date for the specified period(s).

*Additional Benchmark SENSEX, #CNX Midcap.

[^] Past performance may or may not be sustained in the future.

Mr. Brahmprakash Singh manages 5 Schemes and Mr. Ritesh Jain manages 13 schemes Please refer page 20 for performance of all schemes managed by the fund manager.

Pramerica Diversified Equity Fund

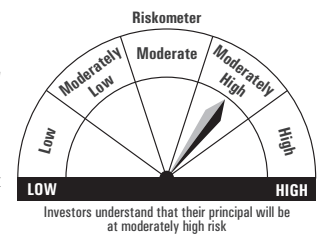
(an Open-ended Equity Scheme)

31st August 2015

This product is suitable for investors who are seeking*:

- Capital appreciation over long term.
- To generate income and capital appreciation by predominantly investing in an actively managed diversified portfolio of equity and equity related instruments including derivatives.
- Degree of risk - **MODERATELY HIGH**.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



NAV as on 31st August 2015

Option	NAV (in ₹)
Regular Plan	
Growth	10.16
Dividend	10.16
Direct Plan	
Growth	10.19
Dividend	10.19

Ratio

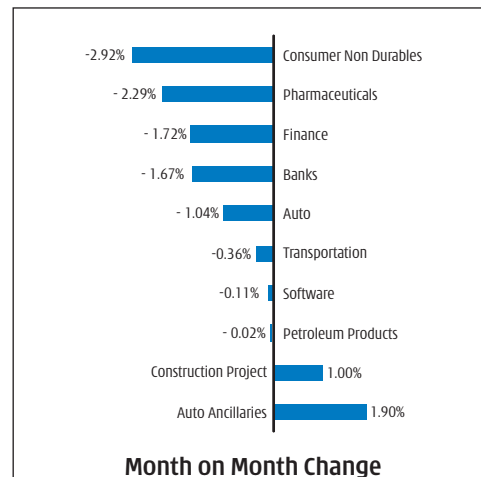
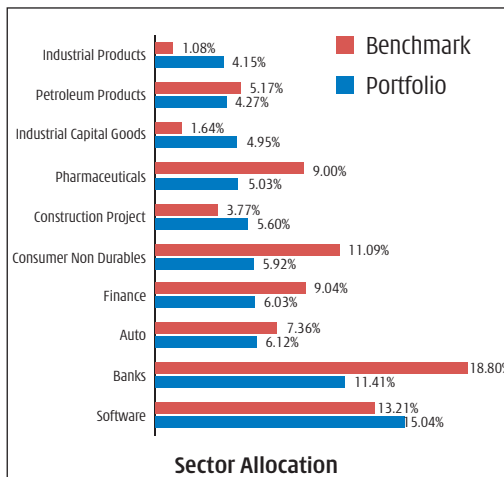
Portfolio Turnover Ratio* 66.48

*Portfolio turnover ratio is calculated as lower of sales or purchase divided by AAUM for last rolling 12 months.

Quarterly Average AUM

April 2015 to June 2015: ₹ 62.78 Crores

Portfolio	Industry	% of Net Assets	Portfolio	Industry	% of Net Assets
EQUITY		88.41	VA Tech Wabag Limited	Engineering Services	1.02
Housing Development Finance Corporation Limited	Finance	4.17	UltraTech Cement Limited	Cement	1.02
Infosys Limited	Software	3.85	Hindustan Unilever Limited	Consumer Non Durables	1.01
Larsen & Toubro Limited	Construction Project	3.75	Wipro Limited	Software	1.00
HDFC Bank Limited	Banks	3.61	Hexaware Technologies Limited	Software	1.00
Reliance Industries Limited	Petroleum Products	2.51	Mahindra & Mahindra Limited	Auto	1.00
MindTree Limited	Software	2.45	Indian Oil Corporation Limited	Petroleum Products	0.97
State Bank of India	Banks	2.32	Cummins India Limited	Industrial Products	0.97
Motherson Sumi Systems Limited	Auto Ancillaries	2.13	Natco Pharma Limited	Pharmaceuticals	0.92
Colgate Palmolive (India) Limited	Consumer Non Durables	2.06	DCB Bank Limited	Banks	0.91
Bharat Forge Limited	Industrial Products	2.05	Sadbhav Engineering Limited	Construction Project	0.89
KNR Constructions Limited	Construction	1.96	Shivam Autotech Limited	Auto Ancillaries	0.86
Maruti Suzuki India Limited	Auto	1.95	Snowman Logistics Limited	Transportation	0.86
HCL Technologies Limited	Software	1.82	Asian Paints Limited	Consumer Non Durables	0.86
Axis Bank Limited	Banks	1.72	United Spirits Limited	Consumer Non Durables	0.85
Siemens Limited	Industrial Capital Goods	1.63	Sun Pharmaceuticals Industries Limited	Pharmaceuticals	0.84
ICICI Bank Limited	Banks	1.63	JK Lakshmi Cement Limited	Cement	0.83
Tech Mahindra Limited	Software	1.51	Cipla Limited	Pharmaceuticals	0.80
Tata Consultancy Services Limited	Software	1.50	Tata Motors Limited	Auto	0.80
The Byke Hospitality Limited	Hotels, Resorts And Recreational	1.43	Intellect Design Arena Limited	Software	0.79
SKS Microfinance Limited	Finance	1.41	Hindustan Petroleum Corporation Limited	Petroleum Products	0.79
Pidilite Industries Limited	Chemicals	1.38	Dr. Reddy's Laboratories Limited	Pharmaceuticals	0.76
Inox Wind Limited	Industrial Capital Goods	1.29	Sun Pharma Advanced Research Company Limited	Pharmaceuticals	0.66
Kotak Mahindra Bank Limited	Banks	1.22	Z.F.Steering Gear (India) Limited	Auto Ancillaries	0.65
Ambuja Cements Limited	Cement	1.21	Ashok Leyland Limited	Auto	0.63
PI Industries Limited	Pesticides	1.20	Hero MotoCorp Limited	Auto	0.56
Bharat Electronics Limited	Industrial Capital Goods	1.18	NCC Limited	Construction Project	0.50
Bharti Infratel Limited	Telecom - Equipment & Accessories	1.17	Infrastructure Development Finance Company Limited	Finance	0.46
Indo Count Industries Limited	Textiles - Cotton	1.17	Ashoka Buildcon Limited	Construction Project	0.45
Eicher Motors Limited	Auto	1.17	Suzlon Energy Limited	Industrial Capital Goods	0.44
Tata Communications Limited	Telecom - Services	1.15	Kalpataru Power Transmission Limited	Power	0.44
ITC Limited	Consumer Non Durables	1.14	Elecon Engineering Company Limited	Industrial Capital Goods	0.41
Ramkrishna Forgings Limited	Industrial Products	1.13	Shanthi Gears Limited	Auto Ancillaries	0.37
Majesco Limited	Software	1.11	Cash & Cash Equivalents		11.40
Gateway Distriparks Limited	Transportation	1.07	Net Current Assets		0.19
Aurobindo Pharma Limited	Pharmaceuticals	1.06	Grand Total		100.00



Returns are not provided as the scheme has not completed one year of performance.

Performance of all the schemes

Funds managed by Mr. Ritesh Jain	Since Inception		June 30th, 2012 to June 30th, 2013		June 30th, 2013 to June 30th, 2014		June 30th, 2014 to June 30th, 2015	
	CAGR Return	Inv Value of ₹ 10,000	Absolute Returns	Inv Value of ₹ 10,000	Absolute Returns	Inv Value of ₹ 10,000	Absolute Returns	Inv Value of ₹ 10,000
Pramerica Liquid Fund - Growth	9.06%	15,223.20	8.95%	10,895.09	9.36%	10,936.33	8.89%	10,888.81
CRISIL Liquid Fund Index (Benchmark)	8.58%	14,897.34	8.12%	10,811.94	9.68%	10,968.20	8.77%	10,876.94
CRISIL 1 Year T - Bill Index (Additional Benchmark)	7.12%	13,953.05	8.17%	10,816.65	5.93%	10,592.80	8.54%	10,854.46
Pramerica Ultra Short Term Bond Fund - Growth	9.02%	15,094.74	9.11%	10,911.19	9.01%	10,901.41	8.43%	10,843.12
CRISIL Liquid Fund Index (Benchmark)	8.62%	14,831.55	8.12%	10,811.94	9.68%	10,968.20	8.77%	10,876.94
CRISIL 1 Year T - Bill Index (Additional Benchmark)	7.16%	13,903.52	8.17%	10,816.65	5.93%	10,592.80	8.54%	10,854.46
Pramerica Large Cap Equity Fund - Growth #	5.98%	13,040.00	11.54%	11,154.31	25.05%	12,505.45	13.59%	11,358.89
CNX Nifty (Benchmark)	7.59%	13,965.54	10.67%	11,067.08	30.28%	13,028.23	9.95%	10,994.76
S&P SENSEX (Additional Benchmark)	7.48%	13,903.41	11.28%	11,127.84	31.03%	13,102.72	9.31%	10,931.40
Pramerica Dynamic Asset Allocation Fund - Growth #	5.59%	12,820.00	9.10%	10,910.08	14.50%	11,449.85	11.19%	11,118.82
A Hybrid benchmark with 50% weight to the Nifty and the balance 50% weight assigned to CRISIL MIP Index (Benchmark)	8.27%	14,373.44	10.93%	11,093.05	19.03%	11,903.48	10.68%	11,068.09
S&P SENSEX (Additional Benchmark)	7.48%	13,903.41	11.28%	11,127.84	31.03%	13,102.72	9.31%	10,931.40
Pramerica Short Term Income Fund - Growth	9.15%	14,705.61	8.88%	10,888.09	8.38%	10,838.02	8.45%	10,845.23
CRISIL Short Term Bond Fund Index (Benchmark)	9.03%	14,631.62	9.30%	10,930.06	8.81%	10,880.67	9.56%	10,956.09
CRISIL 1 Year T - Bill Index (Additional Benchmark)	7.38%	13,683.37	8.17%	10,816.65	5.93%	10,592.80	8.54%	10,854.46
Pramerica Dynamic Monthly Income Fund - Growth #	7.87%	13,803.80	9.23%	10,922.74	7.30%	10,730.19	8.80%	10,879.67
CRISIL MIP Blended Index (Benchmark)	8.81%	14,323.78	10.83%	11,083.31	8.28%	10,828.41	11.05%	11,105.28
CRISIL 10 Year Gilt Index (Additional Benchmark)	6.26%	12,950.75	12.10%	11,209.71	-2.47%	9,753.08	11.76%	11,176.42
Pramerica Treasury Advantage Fund - Growth	8.99%	14,205.54	8.00%	10,015.34	8.92%	10,017.10	9.08%	10,017.42
CRISIL Short Term Bond Fund Index (Benchmark)	9.17%	14,300.17	9.30%	10,017.84	8.81%	10,016.89	9.56%	10,018.34
CRISIL 1 Year T - Bill Index (Additional Benchmark)	7.56%	13,461.13	8.17%	10,015.66	5.93%	10,011.37	8.54%	10,016.39
Pramerica Credit Opportunities Fund - Growth	9.71%	14,043.86	9.69%	10,968.73	7.88%	10,787.83	10.42%	11,041.91
CRISIL Composite Bond Fund Index (Benchmark)	8.91%	13,675.07	10.72%	11,072.35	4.60%	10,460.00	11.10%	11,109.70
CRISIL 1 Year T - Bill Index (Additional Benchmark)	7.69%	13,119.19	8.17%	10,816.65	5.93%	10,592.80	8.54%	10,854.46
Pramerica Dynamic Bond Fund - Growth	8.38%	13,214.88	9.71%	10,970.85	2.22%	10,222.05	12.82%	11,282.37
CRISIL Composite Bond Fund Index (Benchmark)	8.68%	13,343.35	10.72%	11,072.35	4.60%	10,460.00	11.10%	11,109.70
CRISIL 10 Year T - Bill Index (Additional Benchmark)	6.88%	12,592.64	12.10%	11,209.71	-2.47%	9,753.08	11.76%	11,176.42
Pramerica Short Term Floating Rate Fund - Growth	9.01%	13,391.34	8.89%	10,889.31	9.43%	10,942.78	8.24%	10,823.89
CRISIL Short Term Bond Fund Index (Benchmark)	9.16%	13,457.27	9.30%	10,930.06	8.81%	10,880.67	9.56%	10,956.09
CRISIL 1 Year T-Bill Index (Additional Benchmark)	7.65%	12,836.01	8.17%	10,816.65	5.93%	10,592.80	8.54%	10,854.46

Funds managed by Mr. Brahmprakash Singh	Since Inception		June 30th, 2012 to June 30th, 2013		June 30th, 2013 to June 30th, 2014		June 30th, 2014 to June 30th, 2015	
	CAGR Return	Inv Value of ₹ 10,000	Absolute Returns	Inv Value of ₹ 10,000	Absolute Returns	Inv Value of ₹ 10,000	Absolute Returns	Inv Value of ₹ 10,000
Pramerica Large Cap Equity Fund - Growth \$	5.98%	13,040.00	11.54%	11,154.31	25.05%	12,505.45	13.59%	11,358.89
CNX Nifty (Benchmark)	7.59%	13,965.54	10.67%	11,067.08	30.28%	13,028.23	9.95%	10,994.76
S&P SENSEX (Additional Benchmark)	7.48%	13,903.41	11.28%	11,127.84	31.03%	13,102.72	9.31%	10,931.40
Pramerica Dynamic Asset Allocation Fund - Growth \$	5.59%	12,820.00	9.10%	10,910.08	14.50%	11,449.85	11.19%	11,118.82
A Hybrid benchmark with 50% weight to the Nifty and the balance 50% weight assigned to CRISIL MIP Index (Benchmark)	8.27%	14,373.44	10.93%	11,093.05	19.03%	11,903.48	10.68%	11,068.09
S&P SENSEX (Additional Benchmark)	7.48%	13,903.41	11.28%	11,127.84	31.03%	13,102.72	9.31%	10,931.40
Pramerica Dynamic Monthly Income Fund - Growth \$	7.87%	13,803.80	9.23%	10,922.74	7.30%	10,730.19	8.80%	10,879.67
CRISIL MIP Blended Index (Benchmark)	8.81%	14,323.78	10.83%	11,083.31	8.28%	10,828.41	11.05%	11,105.28
CRISIL 10 Year Gilt Index (Additional Benchmark)	6.26%	12,950.75	12.10%	11,209.71	-2.47%	9,753.08	11.76%	11,176.42
Pramerica Midcap Opportunities Fund - Growth \$	31.64%	N.A	N.A	N.A	N.A	N.A	22.48%	N.A
CNX Midcap Index (Benchmark)	39.10%	N.A	N.A	N.A	N.A	N.A	17.24%	N.A
S & P Sensex (Additional Benchmark)	19.81%	N.A	N.A	N.A	N.A	N.A	9.31%	N.A

Funds managed by Mr. Ritesh Jain	"Since Inception (CAGR Return)"	June 30th, 2012 to June 30th, 2013 (Absolute Returns)	June 30th, 2013 to June 30th, 2014 (Absolute Returns)	June 30th, 2014 to June 30th, 2015 (Absolute Returns)
Pramerica Income Fund - Growth	12.63%	NA	NA	10.69%
CRISIL Composite Bond Fund Index (Benchmark)	12.39%	NA	NA	11.10%
CRISIL 1 Year T - Bill Index (Additional Benchmark)	8.68%	NA	NA	8.54%

As per SEBI standard on performance disclosure, returns in INR terms based on a standard investment of Rs. 10,000/- have been shown only for Schemes that have been in existence for more than three years.

\$ Mr. Ritesh Jain manages the fixed income portfolio of this scheme.

Mr. Brahmprakash Singh manages the equity portfolio of this scheme.

Past performance may or may not be sustained in future. Calculations are based on Regular Plan - Growth Option NAV.

The above data excludes performance of the schemes which have not completed a year.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully

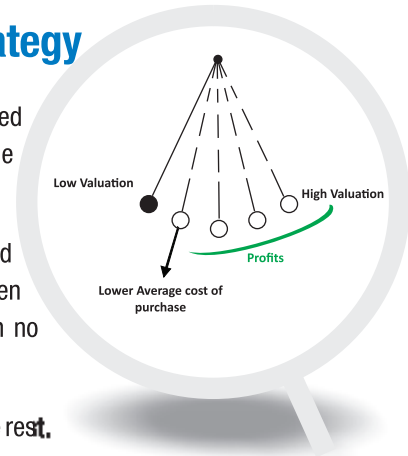
Pramerica is the brand name used by Prudential Financial, Inc. ("PFI") of the United States and its affiliates in select countries outside of the United States. Neither PFI nor any of the named Pramerica entities are affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom.

Pramerica Power Goals - SIP with an exit strategy

For the investor, investing in Pramerica Power Goals is as simple and as disciplined as investing in an SIP; a fixed amount is invested every month. But, that is where the similarity ends.

Based on market valuation, Pramerica Power Goals actively shifts the invested funds between equity and debt, buying equity at lower valuations and selling it when they are high. In doing so, it provides an exit strategy at high valuations with no additional effort from investors.

So, you can continue to invest regularly and let Pramerica Power Goals manage the rest.



How does Pramerica Power Goals work?



Buy when the equity markets are cheap

Pramerica Power Goals tracks the P/E ratio and its variation from the long term average, and:

- Invests in equities when markets are cheap.
- Helps to build a quality portfolio at a much lower cost.



Sell when the equity markets are expensive

As the markets start heating up and get geared for new highs, Pramerica Power Goals, by tracking the P/E, aims to:

- Book profits before the market corrects.
- Moves the investment from equity to debt.
- Protects investments from a sharpfall.



Re-Enter at a discount

Historically it has been seen that once markets touch new highs, they correct sharply. Once the markets correct, Pramerica Power Goals:

- Moves the investment from debt back to equity.
- Buys equities at a discount and maximizes investor gains & lowers average cost of purchase!

Pramerica Power Goals is equally effective for lumpsum investments.

For a lumpsum investment, Pramerica Power Goals:

- Allocates the amount between equity and debt, depending on the market P/E.
- Every month moves the money between equity and debt depending on the market valuation.

Irrespective of your mode on investment, SIP or Lumpsum, or the market level when you begin investing, Pramerica Power Goals helps lower the average cost of purchase and increase the possibility of gains over time.

Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

Pramerica Power Goals is a P/E (Price to Earnings Ratio) based asset allocation facility with rebalancing features. Investors are requested to read the terms and conditions of Pramerica Power GOALS before investing.

Pramerica is the brand name used by Prudential Financial, Inc. ("PFI") of the United States and its affiliates in select countries outside of the United States. Neither PFI nor any of the named Pramerica entities are affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom.

Salient Features of

	Pramerica Liquid Fund (An open-ended liquid scheme)	Pramerica Ultra Short Term Bond Fund (An open-ended debt scheme)	Pramerica Short Term Income Fund (An open-ended income scheme)
Inception Date	August 27, 2010	September 24, 2010	February 4, 2011
Investment Objective	The Scheme seeks to deliver reasonable market related returns with lower risk and higher liquidity through a portfolio of debt and money market instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns	The objective of the scheme is 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. However, there is no assurance that the investment objective of the scheme will be realized and the scheme does not assure or guarantee any returns	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. However, there is no assurance that the investment objective of the scheme will be realized and the scheme does not assure or guarantee any returns
Fund Manager & his experience	Ritesh Jain Over 17 years of experience in financial services and capital markets	Ritesh Jain Over 17 years of experience in financial services and capital markets	Ritesh Jain Over 17 years of experience in financial services and capital markets
Minimum Investment Amount	₹ 10,000/- and in multiples of ₹ 1 thereafter	₹ 5,000/- and in multiples of ₹ 1 thereafter	₹ 5,000/- and in multiples of ₹ 1 thereafter
Minimum Additional Purchase Amount	₹ 1,000/- and in multiples of ₹ 1 thereafter	₹ 500/- and in multiples of ₹ 1 thereafter	₹ 1,000/- and in multiples of ₹ 1 thereafter
Entry Load	Not Applicable	Not Applicable	Not Applicable
Exit Load	Nil	Nil	(w.e.f May 04, 2015) <ul style="list-style-type: none"> If redeemed/switched-out on or before 90 days from the date of allotment : 0.30%; If redeemed/switched-out after 90 days from the date of allotment : Nil.
Plans	Regular Plan & Direct Plan	Regular Plan & Direct Plan	Regular Plan & Direct Plan
Options Available	Growth, Dividend & Bonus [®]	Growth, Dividend & Bonus [®]	Growth, Dividend & Bonus [®]
Facilities(Under Dividend Option)	Dividend Reinvestment (Daily, Weekly, Fortnightly, Monthly) Dividend Payout (Fortnightly, Monthly) Dividend Transfer Plan	Dividend Reinvestment (Daily, Weekly, Fortnightly, Monthly) Dividend Payout (Fortnightly, Monthly) Dividend Transfer Plan	Dividend Reinvestment (Weekly, Fortnightly, Monthly, Quarterly) Dividend Payout (Monthly, Quarterly) Dividend Transfer Plan
Default Options	Default Option: Growth Default Dividend Facility: Dividend Reinvestment Default Dividend Frequency: Daily	Default Option: Growth Default Dividend Facility: Dividend Reinvestment Default Dividend Frequency: Daily	Default Option: Growth Default Dividend Facility: Dividend Reinvestment Default Dividend Frequency: Monthly
Face Value (₹/ Unit)	₹ 1000/-	₹ 1000/-	₹ 1000/-
Benchmark	CRISIL Liquid Fund Index	CRISIL Liquid Fund Index	CRISIL Short Term Bond Fund Index
SIP (Minimum Amount)			
- Daily/ Monthly	10 installments of ₹ 500/- each	10 installments of ₹ 500/- each	10 installments of ₹ 500/- each
- Quarterly	5 installments of ₹ 1000/- each	5 installments of ₹ 1000/- each	5 installments of ₹ 1000/- each
SIP Dates	1/7/ 10/ 15/ 25 or all five dates	1/7/ 10/ 15/ 25 or all five dates	1/7/ 10/ 15/ 25 or all five dates
SIP Frequency	Monthly/ Quarterly	Monthly/ Quarterly	Monthly/ Quarterly

@ Bonus Option has been discontinued w.e.f. June 15, 2015. No fresh subscriptions would be accepted under the Bonus Option. The outstanding units in respect of the existing unit holders under the Bonus Option shall be continued, till all units under the Bonus Option of the scheme have been redeemed and subsequently, the Bonus Option shall be closed.

Various Schemes

Pramerica Short Term Floating Rate Fund (An Open Ended Income Scheme)	Pramerica Treasury Advantage Fund (An open-ended debt scheme)	Pramerica Credit Opportunities Fund (An Open-ended debt scheme)	Pramerica Dynamic Bond Fund (An Open-ended Income Scheme)
February 10, 2012	June 3, 2011	October 31, 2011	January 12, 2012
To generate regular income through investment in a portfolio comprising primarily in short maturity floating rate debt/money market instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not guarantee any returns.	The objective of the scheme is to provide reasonable returns, commensurate with a moderate level of risk and high degree of liquidity, through a portfolio constituted of money market and debt instruments. However, there is no assurance that the investment objective of the scheme will be realized and the scheme does not assure or guarantee any returns.	The objective of the scheme is to generate income by investing in debt/ and money market securities across the credit spectrum. The scheme would also seek to maintain reasonable liquidity within the fund. However, there is no assurance that the investment objective of the scheme will be realized and the scheme does not assure or guarantee any returns.	The objective of the Scheme is to generate optimal returns through active management of a portfolio of debt and money market instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.
Ritesh Jain Over 17 years of experience in financial services and capital markets	Ritesh Jain Over 17 years of experience in financial services and capital markets	Ritesh Jain Over 17 years of experience in financial services and capital markets	Ritesh Jain Over 17 years of experience in financial services and capital markets
₹ 5,000/- and in multiples of ₹ 1 thereafter	₹ 5,000/- and in multiples of ₹ 1 thereafter	₹ 5,000/- and in multiples of ₹ 1 thereafter	₹ 5,000/- and in multiples of ₹ 1 thereafter
₹ 100/- and in multiples of ₹ 1 thereafter	₹ 1,000/- and in multiples of ₹ 1 thereafter	₹ 1,000/- and in multiples of ₹ 1 thereafter	₹ 1,000/- and in multiples of ₹ 1 thereafter
Not Applicable	Not Applicable	Not Applicable	Not Applicable
Nil	(w.e.f May 04, 2015) <ul style="list-style-type: none"> If redeemed/switched-out on or before 270 days from the date of allotment : 0.75%; If redeemed/switched-out after 270 days from the date of allotment : Nil. 	Exit Load: (w.e.f May 04, 2015) <ul style="list-style-type: none"> If redeemed/switched-out on or before 365 days from the date of allotment : 2%; If redeemed/switched-out after 365 days from the date of allotment : Nil. 	(w.e.f. 1st January, 2015): <ul style="list-style-type: none"> If redeemed/switched-out on or before 180 days from the date of allotment : 1%; If redeemed/switched-out after 180 days from the date of allotment : Nil.
Regular Plan & Direct Plan	Regular Plan & Direct Plan	Regular Plan & Direct Plan	Regular Plan & Direct Plan
Growth, Dividend & Bonus [®]	Growth, Dividend & Bonus [®]	Growth, Dividend & Bonus [®]	Growth, Dividend & Bonus [®]
Dividend Reinvestment Plan (Daily, Weekly, Monthly) Dividend Transfer Plan (Daily, Weekly, Monthly)	Dividend Reinvestment (Daily, Weekly, Fortnightly, Monthly) Dividend Payout (Fortnightly, Monthly) Dividend Transfer Plan	Dividend Reinvestment (Quarterly) Dividend Payout (Quarterly) Dividend Transfer Plan	Dividend Reinvestment (Monthly, Quarterly) Dividend Payout (Monthly, Quarterly) Dividend Transfer Plan
Default Option: Growth Default Dividend Facility: Dividend Reinvestment Default Dividend Frequency: Daily	Default Option: Growth Default Dividend Facility: Dividend Reinvestment Default Dividend Frequency: Daily	Default Option: Growth Default Dividend Facility: Dividend Reinvestment	Default Option: Growth Default Dividend Facility: Dividend Reinvestment Default Dividend Frequency: Monthly
₹ 1000/-	₹ 1000/-	₹ 1000/-	₹ 1000/-
CRISIL Short Term Bond Fund Index	CRISIL Short Term Bond Fund Index	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index
10 installments of ₹ 500/- each 5 installments of ₹ 1000/- each	10 installments of ₹ 500/- each 5 installments of ₹ 1000/- each	10 installments of ₹ 500/- each 5 installments of ₹ 1000/- each	10 installments of ₹ 500/- each 5 installments of ₹ 1000/- each
1/7/10/15/25 or all five dates	1/7/10/15/25 or all five dates	1/7/10/15/25 or all five dates	1/7/10/15/25 or all five dates
Monthly/ Quarterly	Monthly/ Quarterly	Monthly/ Quarterly	Monthly/ Quarterly

Salient Features of

	Pramerica Dynamic Monthly Income Fund (An Open-ended Income Scheme)	Pramerica Income Fund (An Open Ended Debt Scheme)	Pramerica Large Cap Equity Fund (An open-ended equity scheme) (earlier known as Pramerica Equity Fund)
Inception Date	March 29, 2011	March 10, 2014	December 6, 2010
Investment Objective	The objective of the Scheme is to generate regular returns through investment primarily 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. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.	The scheme will endeavor to generate returns in medium to long term through investments in debt and money market instruments. However, there is no assurance that the investment objective shall be realized.	The primary objective of Scheme is to achieve long term capital appreciation by predominantly investing in equity and equity related securities including derivatives of large cap companies. The scheme may also invest in equity & equity related securities of other than large cap companies besides debt & money market instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.
Fund Manager & his experience	B P Singh (for equity portfolio) Over 18 years of experience in broad based investment management Ritesh Jain (for fixed income portfolio) Over 17 years of experience in financial services and capital markets	Ritesh Jain Over 17 years of experience in financial services and capital markets	B P Singh (for equity portfolio) Over 18 years of experience in broad based investment management Ritesh Jain (for fixed income portfolio) Over 17 years of experience in financial services and capital markets
Minimum Investment Amount	₹ 5,000/- and in multiples of ₹ 1 thereafter	₹ 5,000/- and in multiples of ₹ 1 thereafter	₹ 5,000/- and in multiples of ₹ 1 thereafter
Minimum Additional Purchase Amount	₹ 1,000/- and in multiples of ₹ 1 thereafter	₹ 1,000/- and in multiples of ₹ 1 thereafter	₹ 500/- and in multiples of ₹ 1 thereafter
Entry Load	Not Applicable	Not Applicable	Not Applicable
Exit Load	<ul style="list-style-type: none"> If the units are redeemed/switch-out on or before 365 days of allotment: 1%; If the units are redeemed/switch-out after 365 days: Nil 	Nil	<ul style="list-style-type: none"> If the units are redeemed/switch-out on or before 365 days of allotment : 1%; If the units are redeemed/switch-out after 365 days : Nil
Plans	Regular Plan & Direct Plan	Regular Plan & Direct Plan	Regular Plan & Direct Plan
Options Available	Growth, Dividend & Bonus [®]	Growth, Dividend & Bonus [®]	Growth & Dividend
Facilities (Under Dividend Option)	Dividend Reinvestment (Monthly) Dividend Payout (Monthly) Dividend Transfer Plan	Dividend Reinvestment (Monthly, Quarterly) Dividend Payout (Monthly, Quarterly) Dividend Transfer Plan	Dividend Reinvestment Dividend Payout Dividend Transfer Plan
Default Options	Default Option: Growth Default Dividend Facility: Dividend Reinvestment Default Dividend Frequency: Monthly	Default Option: Growth Default Dividend Facility: Dividend Reinvestment	Default Option: Growth Default Dividend Facility: Dividend Reinvestment
Face Value (₹/ Unit)	₹ 1000/-	₹ 1000/-	₹ 10/-
Benchmark	CRISIL MIP Blended Index	CRISIL Composite Bond Fund Index	CNX Nifty
SIP (Minimum Amount)			
- Daily/ Monthly	10 installments of ₹ 500/- each	10 installments of ₹ 500/- each	10 installments of ₹ 500/- each
- Quarterly	5 installments of ₹ 1000/- each	5 installments of ₹ 1000/- each	5 installments of ₹ 1000/- each
SIP Dates	1/ 7/ 10/ 15/ 25 or all five dates	1/ 7/ 10/ 15/ 25 or all five dates	1/ 7/ 10/ 15/ 25 or all five dates
SIP Frequency	Monthly/ Quarterly	Monthly/ Quarterly	Daily/Monthly/ Quarterly

@ Bonus Option has been discontinued w.e.f. June 15, 2015. No fresh subscriptions would be accepted under the Bonus Option. The outstanding units in respect of the existing unit holders under the Bonus Option shall be continued, till all units under the Bonus Option of the scheme have been redeemed and subsequently, the Bonus Option shall be closed.

Various Schemes

Pramerica Dynamic Asset Allocation Fund (An open-ended dynamic asset scheme) (earlier known as Pramerica Dynamic Fund)	Pramerica Midcap Opportunities Fund (An open-ended equity scheme)	Pramerica Diversified Equity Fund (An Open-ended Equity Scheme)
<p>December 6, 2010</p> <p>The objective of the scheme is to achieve long term capital appreciation by investing in an actively managed diversified portfolio consisting of equity and equity related securities including derivatives, debt & money market instruments. However, there is no assurance that the investment objective of the scheme will be realized and the scheme does not assure or guarantee any returns.</p> <p>BP Singh (for equity portfolio) Over 18 years of experience in broad based investment management Ritesh Jain (for fixed income portfolio) Over 17 years of experience in financial services and capital markets</p> <p>₹ 5,000/- and in multiples of ₹ 1 thereafter</p> <p>₹ 500/- and in multiples of ₹ 1 thereafter</p> <p>Not Applicable</p> <ul style="list-style-type: none"> If the units are redeemed/switch-out on or before 365 days of allotment - 1%; If the units are redeemed/switch-out after 365 days - Nil <p>Regular Plan & Direct Plan</p> <p>Growth & Dividend</p> <p>Dividend Reinvestment Dividend Payout Dividend Transfer Plan</p> <p>Default Option: Growth Default Dividend Facility: Dividend Reinvestment</p> <p>₹ 10/-</p> <p>A Hybrid Benchmark with 50% weight to CNX Nifty and 50% weight to CRISIL MIP Index¹. <small>#CRISIL Hybrid ("Indices") are computed, compiled and prepared by CRISIL using equity indices, which is one of its components licensed by India Index Services & Products Limited ("IISL") and Standard and Poor's Financial Services LLC ("S&P") to CRISIL. CRISIL Indices are the sole property of CRISIL. CRISIL Indices shall not be copied, transmitted or redistributed in any manner for any commercial use. CRISIL has taken due care and caution in computation of the Indices, based on the data obtained from sources, which it considers reliable. However, CRISIL does not guarantee the accuracy, adequacy or completeness of the indices and is not responsible for any errors or for the results obtained from the use of the indices. CRISIL especially states that CRISIL / IISL / S&P has no financial liability whatsoever to the users of CRISIL Indices</small></p> <p>10 installments of ₹ 500/- each 5 installments of ₹ 1000/- each</p> <p>1/7/ 10/ 15/ 25 or all five dates</p> <p>Daily/Monthly/ Quarterly</p>	<p>December 2, 2013</p> <p>The primary objective of the Scheme is to achieve long-term capital appreciation by predominantly investing in equity & equity related instruments of mid cap companies. However, there is no assurance that the investment objective of the Scheme will be realized.</p> <p>BP Singh (for equity portfolio) Over 18 years of experience in broad based investment management Ritesh Jain (for fixed income portfolio) Over 17 years of experience in financial services and capital markets</p> <p>₹ 5,000/- and in multiples of ₹ 1 thereafter</p> <p>₹ 500/- and in multiples of ₹ 1 thereafter</p> <p>Not Applicable</p> <ul style="list-style-type: none"> If the units are redeemed/switch-out on or before 365 days of allotment: 1%; If the units are redeemed/switch-out after 365 days: Nil <p>Regular Plan & Direct Plan</p> <p>Growth & Dividend</p> <p>Dividend Reinvestment Dividend Payout Dividend Transfer Plan</p> <p>Default Option: Growth Default Dividend Facility: Dividend Reinvestment</p> <p>₹ 10/-</p> <p>CNX Midcap Index</p> <p>10 installments of ₹ 500/- each 5 installments of ₹ 1000/- each</p> <p>1/7/ 10/ 15/ 25 or all five dates</p> <p>Monthly/ Quarterly</p>	<p>March 4, 2015</p> <p>To generate income & capital appreciation by predominantly investing in an actively managed diversified portfolio of equity & equity related instruments including derivatives. However, there is no assurance that the investment objective shall be realized.</p> <p>BP Singh (for equity portfolio) Over 18 years of experience in broad based investment management Ritesh Jain (for fixed income portfolio) Over 17 years of experience in financial services and capital markets</p> <p>₹ 5,000/- and in multiples of ₹ 1 thereafter</p> <p>₹ 500/- and in multiples of ₹ 1 thereafter</p> <p>Not Applicable</p> <ul style="list-style-type: none"> If the units are redeemed/switch-out on or before 365 days of allotment: 1%; If the units are redeemed/switch-out after 365 days: Nil <p>Regular Plan & Direct Plan</p> <p>Growth & Dividend</p> <p>Dividend Reinvestment Dividend Payout Dividend Transfer Plan</p> <p>Default Option: Growth Default Dividend Facility: Dividend Reinvestment</p> <p>₹ 10/-</p> <p>S&P BSE 200 Index</p> <p>10 installments of ₹ 500/- each 5 installments of ₹ 1000/- each</p> <p>1/7/ 10/ 15/ 25 or all five dates</p> <p>Monthly/ Quarterly</p>



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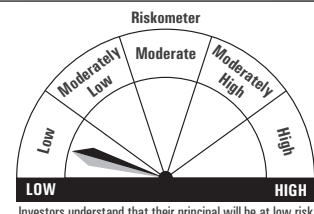
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