

Brokerage Structure for Debt Schemes for the period 01 January 2014 - 31 March 2014

Debt Schemes	Plan	Minimum Investment Amount (in ₹)	Exit Load/ CDSC	Marketing Fee	Annualised Trail 1st year (from 7th Month)*	Annualised Trail 1st year (from DAY ONE)	Annualised Trail 2nd year
PineBridge India Total Return Bond Fund*	STANDARD	10,000<= 50 Lacs	NIL	0.40%	0.40%	0.00%	0.30%
		Above 50 Lacs	NIL	NIL	0.00%	0.40%	0.30%

NO BROKERAGE/ ADDITIONAL MARKETING FEE WILL BE APPLICABLE FOR DIRECT PLANS

#Please refer to the Scheme Information Documents / latest Addendum(s) for the applicable load structure.

- Debt Schemes include the 'Standard Plan' of PineBridge India Liquid Fund, PineBridge India Total Return Bond Fund and PineBridge India Short Term Fund.
- Brokerage means and includes marketing fee (by whatever name called), additional marketing fee, incentive, additional incentive & trail brokerage.
- The brokerage structure is applicable for one time purchases (fresh, additional purchases, Switch-in) and for SIP/STP.
- The above brokerage structure shall supersede any previous structures communicated by the AMC.
- The above brokerage rates are inclusive of all taxes. The Asset Management Company (AMC) shall deduct appropriate withholding tax / deduction at source as per the applicable laws. Any additional taxes / levies / increase in taxes, etc introduced subsequent to this communication will be levied & charged to the distributor.
- The AMC reserves the right to change the above mentioned brokerage structure / marketing fees / additional marketing fees on account of any change in applicable laws / regulatory changes.
- All Marketing fee (by whatever name called) / Trail Brokerage entitlements are indicative and subject to changes at the sole discretion of the AMC. Marketing fees including additional marketing fees, if any will be calculated on a monthly basis and payable in the following month. Trail Brokerage is calculated annually and will be computed for every calendar month and will be paid out in the following month.
- The Marketing Fee/ Annualised Trail outlined in the table above is applicable for transactions received and processed during the period **01 January 2014 - 31 March 2014**. The AMC reserves the right to change the same at its sole discretion.
- Please note that as per the Distributor Agreement (Empanelment Form) signed, brokerage will be payable by the AMC / Mutual Fund only if the total outstanding brokerage (including past brokerage) exceeds Rs. 1000/-.
- The computation by Computer Age Management Services Pvt. Ltd. (CAMS), Registrar & Transfer Agent of the schemes of the Mutual Fund will be considered as final for the purpose of brokerage payments.
- The AMC reserves the right to recover any excess amounts paid as brokerage erroneously from future brokerage payments. In case the future payments are not adequate to recover such excess amounts, the AMC will serve a demand notice on the distributor for payment. The distributor agrees to pay forthwith the demand amount so raised. In case of nonpayment of such demand, the AMC shall take all such appropriate steps as it may have recourse to including approaching AMFI for resolution or legal action to ensure recovery of the excess amounts paid.
- A valid Distributor ARN No. / Advisor code including employee identification no (as allotted by AMFI) should be clearly written on the application form in the appropriate space provided for the purpose. Any over writing / changes to this code should be counter signed by the investor else the same will be ignored for the purpose of brokerage calculation. Such applications may be considered as a direct investment by the investor.
- As a Green initiative, the AMC endeavors to provide only soft copies of brokerage statements through the CAMS mailback services. Any distributor requiring a specific brokerage statement for a specific period is requested to contact india.distributorcare@pinebridge.com. Any distributor who has not yet subscribed to the mailback services of CAMS may do so at the earliest.
- The above brokerage structure is applicable to only those distributors who are empanelled with the AMC / Fund as on the date of payment of brokerage. The AMC will not be in a position to pay any brokerage to those distributors whose empanelment is terminated by the AMC on the date of the brokerage payments.
- The same brokerage is applicable for Systematic Investment Plan (SIP)/ Systematic Transfer Plans.
- AMC reserves the right to amend/modify or withdraw this brokerage structure at any point of time without an obligation to serve a notice and assigning a reason.
- Calculation and Payment of brokerage shall be in accordance with all the prevailing rules and regulations of SEBI, best practice as prescribed by AMFI and as amended from time to time.
- PineBridge Investments group is an independent asset management organization majority owned by a subsidiary of Pacific Century Group, an Asia-based private investment group.
- The AMC promotes long term investments to get the maximum benefits of investing for investors. However, if for whatever reason the investor redeems the investments prior to the completion 6 month period; the AMC shall recover part of the marketing fee, additional marketing fee, incentive and additional incentive already paid to the distributor. The manner in which recovery will be made is as follows:
- Entire brokerage excluding trail brokerage, is subject proportionate claw back in case of outflows (Redemption, Switch, Systematic transfer plan) with in stated period from date of investments. Said period for All Equity & FOF plan is 1 year, Debt funds with marketing fee is 6 months.
- In a scenario where the amount calculated as recovery cannot be recovered in full in the 1st month after redemption, the recovery will be attempted from the distributors in the subsequent 2 months. If the recovery amount is still in excess of the total brokerage payable post this period of 3 months, a demand notice for the remainder amount will be issued to the distributor and the distributor shall forthwith pay such demand raised.
- Second year trail is subject to change if there is a change in the expense structure of the schemes.

This product is suitable for investors who are seeking #:

- regular income over the short term
- income by investing in fixed income securities of varying maturities and credits
- medium risk  (YELLOW)

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

Note: Risk may be represented as:

-  (BLUE) Investors understand that their principal will be at low risk
-  (YELLOW) Investors understand that their principal will be at medium risk
-  (BROWN) Investors understand that their principal will be at high risk

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

NO BROKERAGE/ ADDITIONAL INCENTIVE WILL BE APPLICABLE FOR DIRECT PLANS