

CATEGORY I : Equity & Balanced Fund**Group A**

T - 15			Additional Upfront for B - 15
Upfront	Trail 1st Year	Trail 2nd Year	
1.25%	0.25%	0.65%	1.00%

Category I: Equity & Balanced Fund

Group A : UTI Opportunities Fund, UTI Dividend Yield Fund, UTI Equity Fund, UTI Mastershare Fund, UTI Top 100 Fund, UTI Leadership Fund, UTI Wealth Builder Fund Ser. - II, UTI Balanced Fund & UTI CRTS Fund

Group B

T - 15			Additional Upfront for B - 15
Upfront	Trail 1st Year	Trail starts from 549th day Onwards	
2.00%	0.25%	0.65%	1.00%

Group B : UTI Mid Cap Fund, UTI India Lifestyle Fund, UTI Infrastructure Fund, UTI Banking Fund, UTI Pharma Fund, UTI Energy Fund, UTI T&L Fund, UTI Multi Cap Fund

CATEGORY II : Equity Linked Saving Scheme (UTI - ETSP)

Business slab (During the period 1st Jul to 30th Sep'14)	Upfront	Trail 1st to 3rd Year	Perpetual trail from 4th Year	Additional Upfront for B - 15
Upto 10 Lakhs	4.50%	Nil	0.50%	1.50%
> 10 Lakhs <= 50 Lakhs	4.75%	Nil	0.50%	1.50%
> 50 Lakhs	5.00%	Nil	0.50%	1.50%

CATEGORY III : UTI Nifty Index Fund

Upfront	Trail - 1st Year	Trail 2nd Year & Perpetual
Nil	0.05%	0.05%

CATEGORY III : Spread Fund

Upfront	Trail starts from 7th month Onwards
0.30%	0.40%

The above structure is valid from 1st October - 31st December 2014

T-15 refers to the Top 15 Cities provided by AMFI and B -15 refers to all the cities beyond the Top 15 Cities. The list of Top 15 cities is as follows Mumbai (including Thane & Navi Mumbai), Delhi (including NCR), Bangalore, Kolkata, Chennai, Pune, Ahmedabad, Hyderabad, Baroda, Panjim, Jaipur, Lucknow, Surat, Kanpur and Chandigarh

1st Year total includes all expenses i.e. marketing expense/ 1st year trail/ additional upfront,focussed fund offer and contest if any.

UTI AMC may change the rates / periodicity etc. of commission/ trail commission in case of change in regulations / expense ratio and any other factors which have an impact on such payments.

Please read the latest SID/s and addendums thereto carefully confirm the scheme details

In case the investment is redeemed within the exit load period, as applicable, the proportionate (i.e. for the remaining period of exit load period) of upfront (including additional upfront/ incentive, if any) paid shall be recovered/clawed back/ set off from the future brokerage payments, at AMC's sole discretion.

For switches between schemes following would be applicable

1. Income & Liquid fund/s to Equity and Balanced fund/s: Upfront & additional upfront commission as payable on destination scheme in respect of switchover. Trail commission as applicable to the destination fund will be payable in respect of switchover.
2. Equity & Balanced fund/s to Equity & Balanced fund/s: No upfront or additional upfront would be payable. Trail commission as applicable to the destination fund will be payable in respect of switchover.
3. Equity & Balanced fund/s to Income & Liquid fund/s including UTI RBP, UTI ULIP, UTI CCP Balance and Advantage: Upfront & additional upfront commission as payable on destination scheme in respect of switchover. Trail commission as applicable to the destination fund will be payable in respect of switchover.
4. Income fund/s to Income fund/s: Upfront & additional upfront commission as payable on destination scheme in respect of switchover. Trail commission as applicable to the destination fund will be payable in respect of switchover.