

## ADDENDUM DATED MARCH 6, 2006 TO THE OFFER DOCUMENT OF KOTAK LIFESTYLE FUND

The following changes have been effected in the Offer Document with effect from March 6, 2006.

### CHAPTER – I HIGHLIGHTS, RISK FACTORS AND DUE DILIGENCE (PAGE 2)

In the table 'Highlight' under features Loads (during Continuous Offer) the existing provision of Load shall be replaced with following:

#### 1. Change in the load structure of Kotak Lifestyle (during Continuous Offer):

Entry Load	<ul style="list-style-type: none"><li>[1] Where switch-in is made from another Equity / Balanced / Fund of Funds Scheme of the Kotak MF. [2] where purchase/switch-in amount is greater than or equal to Rs. 5 Crores (Switch-ins being from schemes other than those indicated in [1] above) [3] where Units are allotted upon reinvestment of Dividends [4] Where the investor is a Fund-of-Funds as defined under SEBI Regulations [5] Where investments are made by FIIs or sub a/c of FIIs: <b>Nil</b></li><li>Where investments are made through SIP / STP of less than Rs. 25 lacs per installment: <b>1.00%</b></li><li>Cases not covered above: <b>2.25%</b></li></ul>
Exit Load	<ul style="list-style-type: none"><li>[1] For investments of Rs.5 cr. or above; [2] For investments by Fund of Funds / FII / sub-a/c of FIIs: <b>Nil</b></li><li>For investment through SIP/STP for less than Rs. 25 lakhs per installment, for exit within 24 months (calculated as date to date): <b>1.25%</b></li><li>Case not covered above, for exits within 6 months: <b>1.00%</b>; after 6 months: <b>Nil</b></li></ul>

### CHAPTER – VI LOADS AND RECURRING EXPENSES (PAGE 48)

Under Para A, ' Load Structure of the Scheme' , the Existing Provision of 'During Continuous Offer' shall be replaced with following:

Entry Load	<ul style="list-style-type: none"><li>[1] Where switch-in is made from another Equity / Balanced / Fund of Funds Scheme of the Kotak MF. [2] where purchase/switch-in amount is greater than or equal to Rs. 5 Crores (Switch-ins being from schemes other than those indicated in [1] above) [3] where Units are allotted upon reinvestment of Dividends [4] Where the investor is a Fund-of-Funds as defined under SEBI Regulations [5] Where investments are made by FIIs or sub a/c of FIIs: <b>Nil</b></li><li>Where investments are made through SIP / STP of less than Rs. 25 lacs per installment: <b>1.00%</b></li><li>Cases not covered above: <b>2.25%</b></li></ul>
Exit Load	<ul style="list-style-type: none"><li>[1] For investments of Rs.5 cr. or above; [2] For investments by Fund of Funds / FII / sub-a/c of FIIs: <b>Nil</b></li><li>For investment through SIP/STP for less than Rs. 25 lakhs per installment, for exit within 24 months (calculated as date to date): <b>1.25%</b></li><li>Case not covered above, for exits within 6 months: <b>1.00%</b>; after 6 months: <b>Nil</b></li></ul>

### 2. CHANGE IN DEFAULT OPTION

### CHAPTER – V UNITS (PAGE 39)

Under Para B, 'Purchase of Units' Clause 5, second paragraph will be substituted with the following:

"If the applicant does not indicate a choice of Dividend Option, Dividend re-investment option will be considered as the default option".

**This addendum is an integral part of the Offer Document.**

**SANDESH KIRKIRE  
CHIEF EXECUTIVE OFFICER**

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