

**ADDENDUM DATED AUGUST 22, 2009 TO THE SCHEME INFORMATION DOCUMENT OF  
KOTAK LIFESTYLE**

The following change in the load structure is effected to the scheme with effect from August 24, 2009:

**CHAPTER I – HIGHLIGHTS, RISK FACTORS AND DUE DILIGENCE**

In the table 'Highlights', the feature pertaining to Load of above mentioned scheme, shall be replaced as under:

**Exit Load:**

- For redemptions / switch outs within 1 year from the date of allotment of units, irrespective of the amount of the investment – 1%
- For redemption in case of SIP / STP within 2 years from the date of allotment of units, irrespective of the amount of the investment – 1%

**CHAPTER V – FEES AND EXPENSES**

Under Section C "Load Structure", the information on Load of above mentioned scheme shall be replaced as under:

**Exit Load:**

- For redemptions / switch outs within 1 year from the date of allotment of units, irrespective of the amount of the investment – 1%
- For redemption in case of SIP / STP within 2 years from the date of allotment of units, irrespective of the amount of the investment – 1%

This addendum is an integral part of the Scheme Information Document of Kotak Lifestyle.

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