

**ADDENDUM DATED JULY 27, 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 1, 2009:

CHAPTER I – HIGHLIGHTS, RISK FACTORS AND DUE DILIGENCE

In the table 'Highlights', the feature Load Structure under above mentioned scheme, the following text shall be replaced with the current text:

a) Entry Load:

In terms of SEBI Circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, there shall be no entry load charged for purchase / additional purchase / switch-in / SIP / STP applications received for registration under the aforesaid scheme.

b) Exit Load for redemptions/switchouts

Investment amount	Exit Load for redemptions/switch outs (including for SIP and STP transactions)
For investments < 5 crores	<ul style="list-style-type: none">• For redemptions/switchouts within 2 years from date of allotment – 1%• For redemptions/switchouts on or after 2 years from the date of allotment : Nil
For investments >= 5 crores	<ul style="list-style-type: none">• For redemptions/switchouts within 182 days from date of allotment – 1%• For redemptions/switchouts on or after 182 days from the date of allotment : Nil

The load structure applicable for each instalment will be as per the load structure applicable at the time of registration of SIP.

Note

No exit load shall be applicable for investments is made by Fund of Funds as defined under SEBI Regulations

CHAPTER V – FEES AND EXPENSES

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

a) Entry Load:

In terms of SEBI Circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, there shall be no entry load charged for purchase / additional purchase / switch-in / SIP / STP applications received for registration under the aforesaid scheme.

b) Exit Load for redemptions/switchouts

Investment amount	Exit Load for redemptions/switch outs (including for SIP and STP transactions)
For investments < 5 crores	<ul style="list-style-type: none">• For redemptions/switchouts within 2 years from date of allotment – 1%• For redemptions/switchouts on or after 2 years from the date of allotment : Nil
For investments >= 5 crores	<ul style="list-style-type: none">• For redemptions/switchouts within 182 days from date of allotment – 1%

	<ul style="list-style-type: none">• For redemptions/switchouts on or after 182 days from the date of allotment : Nil
--	--

The load structure applicable for each instalment will be as per the load structure applicable at the time of registration of SIP.

Note

No exit load shall be applicable for investments is made by Fund of Funds as defined under SEBI Regulations

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

SANDESH KIRKIRE
CHIEF EXECUTIVE OFFICE
