

# COMMON ADDENDUM - IV

Dated May 30, 2005

The Board of Directors LICMF Trustee Company Pvt. Ltd. has approved following changes in the load structure in its meeting held on 28/05/2005. This addendum is prepared accordingly to bring the contents of the change and the related instructions to the notice of the investors – prospective and existing.

Scheme Name	Present load structure	Revised load structure
LICMF Equity Fund , LICMF Growth Fund, LICMF Opportunities Fund	<p><i>For LICMF Equity Fund &amp; LICMF Growth Fund:</i> Entry Load: 2% for investment &lt; 3 crore; Nil for investment &gt;= 3 crore Exit Load: Nil</p> <p><i>For LICMF Opportunities Fund:</i> Entry Load: 2% for investment &lt;= 3 crore; Nil for investment &gt; 3 crore Exit Load: Nil</p>	<ul style="list-style-type: none"> <li>• No entry load for application size &lt;= Rs. 1 lakh; Exit load of 2.25% if exit within 2 years from the date of allotment.</li> <li>• 2.25% entry load for application size &gt; 1 lakh and upto Rs. 1 crore; No exit load</li> <li>• No entry / exit load for application size &gt; 1 crore</li> </ul>
LICMF Bond Fund, LICMF G - Sec Fund, LICMF Monthly Income Plan, LICMF Floater MIP, and LICMF Childrens Fund	In Systematic Transfer Plan (STP), exit load is charged wherever applicable while exiting from the source scheme.	No exit load will be charged while exiting from the source scheme if the STP amount is less than Rs. 50,000 provided the transfer is from debt scheme to an equity scheme through SIP.

The above changes will be **effective from 01/06/2005 onwards** i.e. modified structure is applicable prospectively for all purchases / redemptions. The changes have also been communicated to SEBI.

For scheme specific risk factors and other details investors are advised to refer to the full offer document of the respective scheme.

**Authorised Signatory**

LIC Mutual Fund

**Statutory Details:**

LIC Mutual Fund has been set up as a Trust sponsored by Life Insurance Corporation of India. Jeevan Bima Sahayog Asset Management Company Ltd. is the Investment Manager to the Fund.

**Risk Factors:**

Mutual Fund and Securities investments are subject to market risks and there is no assurance and no guarantee that the objectives of the Mutual Fund will be achieved. As with any investment in stocks and shares, the NAV of the units issued under the scheme can go up or down depending on the factors and forces affecting the capital markets. Past performance of the Sponsor / AMC / Mutual Fund does not indicate the future performances of the schemes of the Mutual Fund. LICMF Bond Fund, LICMF G - Sec Fund, LICMF Monthly Income Plan, LICMF Floater MIP, LICMF Childrens Fund, LICMF Equity Fund, LICMF Growth Fund, and LICMF Opportunities Fund are names of the scheme and do not in any manner indicate either the quality of the scheme, its future prospects or returns. Please read the offer document carefully before investing.