

Expense Ratios for Scheme of JM Financial Mutual Fund (as on April 21, 2011)

JM Fixed Maturity Fund Series XVIII 15 Months Plan 1

Expense Structure %	Existing Structure	Revised Structure
Management fee	0.38%	1.25%
Trusteeship fee	0.05%	0.05%
Other fee	0.02%	0.95%
Total	0.45%	2.25%