

**Following expense structure is proposed in JM Schemes under Direct Plans w.e.f 01st January 2013 until further notice**

<b>Scheme</b>	<b>Expense Ratio (%)</b>
<b>JM High Liquidity Fund</b>	
- Regular	<b>0.22</b>
- Institutional	<b>0.32</b>
- Super Institutional	<b>0.32</b>
<b>JM Money Manager Fund</b>	
- Super Plus Plan	<b>0.42</b>
- Super Plan	<b>0.35</b>
- Regular Plan	<b>0.42</b>
<b>JM Short Term Fund</b>	
- <b>Regular</b>	<b>1.20</b>
- Institutional	<b>0.80</b>
<b>JM Floater Fund</b>	
Premium	<b>0.50</b>
Regular	<b>0.50</b>
<b>Floater - Short Term</b>	<b>0.45</b>
JM Income Fund	<b>2.00</b>
JM Gsec Fund	<b>2.00</b>
JM MIP Fund	<b>2.00</b>
JM Equity Fund	<b>2.48</b>
JM Balanced Fund	<b>2.48</b>
JM Basic Fund	<b>2.48</b>
JM Core-11-Fund	<b>2.48</b>
JM Multi Strategy Fund	<b>2.48</b>
<b>JM Arbitrage Advantage Fund</b>	<b>0.60</b>
JM TAX GAIN FUND	<b>2.48</b>