

# PRAMERICA ULTRA SHORT TERM BOND FUND

It's time to put your surplus  
money to work



Pramerica

MUTUAL FUND



Rated  
AAAf by  
CRISIL<sup>#</sup>

#The assigned rating AAAf is valid only for "Pramerica Ultra Short Term Bond Fund". The rating of CRISIL is not an opinion of the Asset Management Company's willingness or ability to make timely payments to the investor. The rating is also not an opinion on the stability of the NAV of the Fund, which could vary with market developments.

## Presenting the right investment option to park your surplus money!

Pramerica Ultra Short Term Bond Fund seeks to provide reasonable returns, commensurate with a low to moderate level of risk and high degree of liquidity, through a portfolio constituted of money market and debt instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.

### Why invest in Pramerica Ultra Short Term Bond Fund?

- Benefit from conducive investment scenario
  - Opportunity to create a fresh, risk optimized portfolio
  - Portfolio construction at the current high yield scenario
- Fair Play
  - Single investment plan - one expense structure for all investors
  - Portfolio to have at least 80% of its assets in securities with maturity < 400 days
- Conservative approach to investments
  - High quality portfolio with relatively low credit and interest rate risk.
  - Portfolio optimization as per stringent stress tests, managing interest rate risk across different asset class and duration buckets - addressing worries

### Asset Allocation

| Instruments  | Indicative allocations (% of total assets) |         | Risk Profile        |
|--|--|---------|---------------------|
|  | Minimum                                    | Maximum | High / Medium / Low |
| Money market and debt securities including government securities, corporate debt, and other debt instruments with residual maturity less than or equal to 400 days.* | 80   | 100     | Low                 |
| Debt instruments including government securities, corporate debt, and other debt instruments with a residual maturity between 400 days to 3 years.                   | 0  | 20      | Low to Medium       |

\* Incase of instruments with put options within a period of 400 days, the residual maturity will not exceed 3 years

- The Scheme does not intend to invest in securitised debt and overseas / foreign securities.
- Aggregate asset allocation including exposure to derivatives will not exceed 100% of the net assets; and that same security wise hedge positions would be excluded from the same. Investment and disclosure by the Scheme in derivatives will be in line with SEBI guidelines.
- The Scheme may also engage in securities lending. The Scheme shall not deploy more than 20% of its net assets in securities lending and not more than 5% of the net assets of the Scheme will be deployed in securities lending to any single counterparty.
- The Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI.

| Key Features of Pramerica Ultra Short Term Bond Fund |   |
|--|---|
| Benchmark Index                                      | CRISIL Liquid Fund Index  |
| Offer Price  | <ul style="list-style-type: none"> <li>Rs.10/- per unit during NFO</li> <li>At NAV during On-going Offer</li> </ul>   |
| Fund Manager   | Mahendra Jajoo  |
| Minimum application amount                           | Minimum of Rs.5,000/- and in multiples of Re.1/- thereafter   |
| Minimum additional amount                            | Minimum of Rs.500/- and in multiples of Re.1/- thereafter   |
| Load structure                                       | Nil   |
| Options  | <ul style="list-style-type: none"> <li>Growth Option</li> <li>Dividend Option, with two facilities:                             <ul style="list-style-type: none"> <li>Dividend Reinvestment facility (on a Daily, Weekly, Fortnightly &amp; Monthly frequency);</li> <li>Dividend Payout facility (at Fortnightly and at Monthly frequency)</li> </ul> </li> </ul> |
| Other facilities (during On-going Offer only)        | Systematic Investment Plan, Systematic Withdrawal Plan, Switch, Systematic Transfer Plan  |

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All mutual funds and securities investments are subject to market risks and there can be no assurance that the objectives of the Scheme will be achieved and the NAV of the funds may go up or down depending upon the factors and forces affecting the securities markets. Pramerica Ultra Short Term Bond Fund is only the name of the scheme and does not in any manner indicate either the quality of the Scheme, its future prospects and return. Performance of the Sponsor has no bearing on the expected performance of the mutual fund or any of its schemes. Past performance of the Sponsor and their Affiliates/AMC/Mutual Fund & its Scheme(s) does not indicate the future performance of the Scheme and may not necessarily provide a basis of comparison with other investments. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. As the price / value / interest rates of the securities in which the scheme invests fluctuate, the value of your investment in the Scheme may go up or down. Investors are not being offered any guaranteed / assured returns under any scheme of Pramerica Mutual Fund. Name of the Scheme: Pramerica Ultra Short Term Bond Fund **Scheme Classification:** An open-ended Debt scheme. **Investment Objective:** The objective of the Scheme is to provide reasonable returns, commensurate with a low to moderate level of risk and high degree of liquidity, through a portfolio constituted of money market and debt instruments. **Assets Allocation:** Money market and debt securities including government securities, corporate debt, and other debt instruments with residual maturity less than or equal to 400 days- 80% to 100%. Debt instruments including government securities, corporate debt and other debt instruments with a residual maturity between 400 days to 3 years-up to 20%. The Scheme shall not invest in securitised debt and overseas / foreign securitized debt. **Terms of issue and sale and redemption of units:** Issue of units of Rs. 10 each for cash during the new fund offer and at NAV based prices thereafter. The scheme offer sale and redemption facility on all business days during the ongoing offer. NAV of the Scheme will be calculated for all calendar days and disclosed at the close of every Business Day. **Load Structure:** Entry Load: Nil. Exit Load: Nil **Recurring Expenses:** Recurring expenses including the investment management and advisory fee that can be charged to the Scheme shall be subject to a percentage limit of average weekly net assets @ 2.25% for the first 100 crore; @ 2%, next Rs. 300 crore; @ 1.75 % on the next Rs. 300 Crores; and @ 1.50% on the balance. **NFO expenses:** To be fully borne by AMC/ Sponsor. Copy of SID/SAI and Key Information Memorandum (KIM) can be obtained from any of our Investor Services Centers as well as from our website: [www.pramericamf.com](http://www.pramericamf.com) **Statutory Details:** Pramerica Mutual Fund is set up as a Trust under the Indian Trusts Act, 1882 and registered with SEBI. Sponsor: Prudential Financial, Inc. (PFI) of the United States of America [liability restricted to initial contribution of Rs. 1 Lac towards the corpus of the Mutual Fund]. [Pramerica is the brand name used by Prudential Financial, Inc. (PFI) of the United States and by its affiliates in select countries outside of the United States. Pramerica, the Pramerica logo, and the Rock symbol are service marks of PFI and its related entities, registered in many jurisdictions worldwide. Prudential Financial, Inc. of the United States is not affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom.] Trustee: Pramerica Trustees Private Limited Investment Manager: Pramerica Asset Managers Pvt. Ltd. **CRISIL Disclaimer:** The assigned rating AAAF is valid only for "Pramerica Ultra Short Term Bond Fund" the rating of CRISIL is not an opinion of the Asset Management Company's willingness or ability to make timely payments to the investor. The rating is also not an opinion on the stability of the NAV of the Fund, which could vary with market developments. **MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, PLEASE READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.**