

NOTICE CUM ADDENDUM TO THE INVESTORS / UNITHOLDER OF NJ BALANCED ADVANTAGE FUND FOR CHANGE IN EXIT LOAD

Unitholders / Investors are requested to note that the Exit Load of NJ Balanced Advantage Fund, an open-ended dynamic asset allocation fund (“the Scheme”) shall stand revised as under with effect from February 1, 2022 (“the Effective Date”):

Existing Exit Load Structure	Revised Exit Load Structure
<ul style="list-style-type: none"> ● If redeemed / switch-out within 30 days of allotment - 1% ● If redeemed / switch-out after 30 days of allotment - Nil 	<p>In respect of each purchase of Units:-</p> <ol style="list-style-type: none"> 1. NIL Exit load – for 5% of the units upto completion of 30 days <ul style="list-style-type: none"> ● The “First In First Out (FIFO)” logic will be applied while selecting the units for redemption ● Waiver of Exit load is calculated for each inflow transaction separately on FIFO basis and not on the total units through multiple inflows ● The load free units from purchases made subsequent to the initial purchase will be available only after redeeming all units from the initial purchase 2. All units redeemed /switched-out in excess of the 5% load free units will be subject to the below mentioned exit load. <ul style="list-style-type: none"> ● 1.00% - if Units are redeemed/switched-out on or before 30 days from the date of allotment ● Nil - if redeemed after 30 days from the date of allotment.

Unit holders are requested to note that the revised Exit Load as mentioned hereinabove shall be applicable on prospective investments only i.e. investments made in the Scheme from the Effective Date.

All other terms and conditions of the Scheme Information Document and Key Information Memorandum of NJ Balanced Advantage Fund read with the addenda issued from time to time, will remain unchanged.



This Notice-cum-Addendum forms an integral part of the SID and KIM of NJ Balanced Advantage Fund. All the other provisions of the SID and KIM of NJ Balanced Advantage Fund except as specifically modified herein above remain unchanged. Further, it may be noted that necessary/ incidental changes, if any, shall be made in the SID and KIM of NJ Balanced Advantage Fund in the above regard.

**For NJ Asset Management Private Limited
(Formerly known as NJ Advisory Services Private Limited)
Investment Manager of NJ Mutual Fund**

Sd/-
Rajiv Shastri
Director and Chief Executive Officer
(DIN: 02143422)

Date: January 25, 2022
Place: Mumbai

For further details, please contact: NJ Asset Management Private Limited (CIN U67100GJ2005PTC046959) **Registered office:** Block no. 901, 6th floor, B tower, Udhna Udyognagar Sangh Commercial Complex, Central Road No.10, Udhna. Surat - 394210. Gujarat. Telephone Number – 0261 4025901. **Corporate office:** Unit no. 101A, 1st floor, Hallmark Business Plaza, Bandra (East). Mumbai – 400051. Telephone number: 022-68940000 **Email id:** customercare@njmutualfund.com **Website:** <https://www.njmutualfund.com>

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.