

Notice-cum-addendum

Group Systematic Investment Plan

NOTICE is hereby given that the Board of Trustees of Morgan Stanley Mutual Fund [MSMF] have approved an additional feature called the Group Systematic Investment Plan [GSIP] effective Dec. 29, 2009 in addition to Systematic Investment Plan available for investors of Morgan Stanley Growth Fund, Morgan Stanley ACE Fund, Morgan Stanley Short Term Bond Fund and Morgan Stanley Active Bond Fund. Details of the same are mentioned below:

GSIP is a Systematic Investment Plan for Corporate Employees to subscribe to the Units of the above mentioned Schemes of MSMF, whereby employees can enroll with their Employers to participate in the Monthly Systematic Investment Plan, and the Employer would coordinate with MSMF collectively on behalf of its employees.

Following are the key features of GSIP:

- Employers could choose from any of the existing SIP dates viz. 1st, 5th, 10th, 15th, 20th or 25th offered under Systematic Investment Plan at a monthly frequency of any of the Schemes of MSMF for GSIP on behalf of its employees.
- Employees interested to invest in the GSIP would be required to fill up requisite application forms and authorize their employers to deduct the monthly amount of investment from their salaries for duration as specified by them.
- Minimum installment amount per investor would be Rs. 250/- per month.
- Minimum number of GSIP installments would be 6 for Monthly SIP with no limit on maximum duration/ amount.
- The Employers would then, on behalf of the investors, issue a single consolidated local cheque/ draft favouring "Morgan Stanley Mutual Fund [Scheme Name]" on behalf of all its employees who enroll for the GSIP.
- Load Structure as in force at the time of application would be applicable for GSIP investments.
- Dividend and Redemption Proceeds as applicable would be credited to the bank account of the employee as per the mandate provided in the application form.
- All communication will be sent to the address that employee mentions in his/her application form.
- In accordance with prevailing Regulations, account statement for Systematic Investment Plan will be dispatched once every quarter ending March, June, September and December within 10 business days from the end of the respective quarter. However, the first Account Statement shall be issued within 10 business days of the initial investment. A soft copy of the Account Statement shall be mailed to the investors under SIP to their e-mail address, if provided, on a monthly basis. In case of specific request received from investors, the Mutual Fund shall provide the Account Statement to the investors within 5 business days from the receipt of such request without any charges.
- For any queries/complaints, employee can directly contact MSMF or Karvy Computershare Pvt. Ltd.

For details on Discontinuation of GSIP, please refer to Terms and Conditions of GSIP as mentioned in the Application cum Group Systematic Investment Plan (GSIP) Enrolment Form or contact Customer Care at 1800 425 1313 or email us at mfinvestorcare@morganstanley.com

The Asset Management Company and the Board of Trustees reserve the right to change/ modify load structure and other terms and conditions under the GSIP prospectively at a future date.

This notice cum addendum dated December 23rd, 2009 forms an integral part of the Scheme Information Documents and Key Information Memorandum of the Schemes of MSMF and sets forth changes made therein. All the other terms and conditions mentioned therein remain unchanged.

For **Morgan Stanley Investment Management Pvt. Ltd.**
(Investment Manager of Morgan Stanley Mutual Fund)

Sd/-
Sonali Bendke
Vice President

For more information, please contact
Morgan Stanley Investment Management Pvt. Ltd.
Registered Office: Forbes Building,
Charanjit Rai Marg, Mumbai – 400 001
Tel: 2209 6600 Fax: 2209 6606
www.morganstanley.com/indiamf
Call: 1800 425 1313

Statutory Details: Morgan Stanley Mutual Fund has been set up as a Trust under Indian Trusts Act, 1882. **Sponsor:** Morgan Stanley. **Trustee:** Board of Trustees. **Investment Manager:** Morgan Stanley Investment Management Pvt. Ltd.

Risk Factors: 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. As with any securities investment, the NAV of the units issued under the Scheme may go up or down, depending upon the factors and forces affecting the capital markets. Past performance of the Sponsors/Investment Manager/Mutual Fund does not, in any manner, indicate the future performance of the Scheme, and may not necessarily provide a basis of comparison with other investments. There is no assurance or guarantee to the unit holders as to the rate of dividend distribution nor that dividends will be paid regularly. Investors in the Scheme are not being offered any guaranteed/assured returns. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. The Sponsor is not responsible or liable for any loss resulting from the operations of the Scheme beyond their initial contribution of Rs. 5 lac towards setting up of the Mutual Fund and such other accretions and additions to the corpus. **Investors should read the Scheme Information Documents and Key Information Memorandum (available at Investor Service Centres, Distributors, and on the Mutual Fund website www.morganstanley.com/indiamf), carefully before investing.**