Minimum Investment of Fund viz., www.jmfinancialmf.com the JM Financial Mutual Fund Investor Service Centers or Distributors and from the website of JM Financial Mutual Memorandum cum Application Form and ASBA Form of the Scheme, which can be obtained free of cost from any of SEBI Circular SEBI/IMD/CIR No.7/129592/08 dated June 23, 2008.

The Trustee may, from time to time, pending deployment of funds of plans under the Scheme in securities in terms of the investment objective of the Scheme, invest the funds of the Scheme in short-term deposits of scheduled commercial banks subject to compliance with SEBI Circular SEBI/IMD/CIR No.1/91171/07 dated April 16, 2007 as amended by SEBI Circular SEBI/IMD/CIR No.7/129592/08 dated June 23, 2008.

In terms of SEBI circular No. 12/147132/08 dated December 11, 2008, plans under the scheme shall invest only in such securities which mature on or before the date of the maturity of concerned plan of the Scheme.

Any deviations from the asset allocation pattern would be only for defensive considerations and will be rebalanced within one month. The Investment Advisory Committee will be kept informed in case the portfolio is not rebalanced within the aforesaid time frame.

Under normal circumstances, the asset allocation for each of the plans under the Scheme will be as follows:

<table>
<thead>
<tr>
<th>Instruments</th>
<th>Indicative allocations (% of total assets)</th>
<th>Risk Profile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government securities, Debt and Money Market securities (including fixed income derivatives)</td>
<td>100</td>
<td>Medium</td>
</tr>
</tbody>
</table>

Investment in fixed income derivatives at level of each portfolio shall be within the limits specified by SEBI from time to time. The cumulative gross exposure through debt and derivative positions will not exceed 100% of the net assets of concerned plan of the Scheme.

Investors are requested to indicate their preference while investing in the options. If an investor fails to specify his preference, he shall be deemed to have opted to select the Growth option.

Any investor who holds units of the «JM Fixed Maturity Fund - Series XIX - Plan A (JM FMF - XIX - A)» Fund should read the «Risk Factors», «Scheme Specific Risk Factors and Special Consideration» and «Right to limit redemptions» in the «Scheme Information Document & Statement of Additional Information». Investors should refer to the «Disclaimer Clause of NSE».