



Brokerage Structure - May '25 to Jun '25

**Rates Applicable for LUMPSUM and SIP Investments**

| Rates Applicable for LUMPSUM and SIP Investments |                              |                  | Category :               |                           |                          | Special                           |
|--------------------------------------------------|------------------------------|------------------|--------------------------|---------------------------|--------------------------|-----------------------------------|
| Scheme Name                                      | Category                     | Exit Load Period | First Year Trail APM (%) | Second Year Trail APM (%) | Third Year Trail APM (%) | Fourth Year Onwards Trail APM (%) |
|                                                  |                              |                  |                          |                           |                          |                                   |
| Equity Funds                                     |                              |                  |                          |                           |                          |                                   |
| LIC MF Flexi Cap Fund                            | Flexi Cap Fund               | See Overleaf     | 1.60                     | 1.60                      | 1.60                     | 1.40                              |
| LIC MF Large Cap Fund                            | Large Cap Fund               | See Overleaf     | 1.55                     | 1.55                      | 1.55                     | 1.40                              |
| LIC MF Large & Midcap Fund                       | Large & Midcap Fund          | See Overleaf     | 1.50                     | 1.50                      | 1.50                     | 1.40                              |
| LIC MF Children's Gift Fund                      | Children's Fund              | See Overleaf     | 1.70                     | 1.70                      | 1.70                     | 1.50                              |
| LIC MF Multicap Fund                             | Multicap Fund                | See Overleaf     | 1.60                     | 1.60                      | 1.60                     | 1.40                              |
| LIC MF Midcap Fund                               | Midcap Fund                  | See Overleaf     | 1.60                     | 1.60                      | 1.60                     | 1.40                              |
| LIC MF Small Cap Fund                            | Small Cap Fund               | See Overleaf     | 1.60                     | 1.60                      | 1.60                     | 1.40                              |
| LIC MF Dividend Yield Fund                       | Equity Dividend Yield        | See Overleaf     | 1.60                     | 1.60                      | 1.60                     | 1.40                              |
| LIC MF Focused 30 Equity Fund                    | Equity Focused Fund          | See Overleaf     | 1.60                     | 1.60                      | 1.60                     | 1.40                              |
| LIC MF Long Term Value Fund                      | Equity Value Fund            | See Overleaf     | 1.60                     | 1.60                      | 1.60                     | 1.40                              |
| Equity Funds - Thematic                          |                              |                  |                          |                           |                          |                                   |
| LIC MF Manufacturing Fund                        | Sectoral/Thematic Fund       | See Overleaf     | 1.60                     | 1.60                      | 1.60                     | 1.40                              |
| LIC MF Banking & Financial Services Fund         | Sectoral/Thematic Fund       | See Overleaf     | 1.60                     | 1.60                      | 1.60                     | 1.40                              |
| LIC MF Infrastructure Fund                       | Sectoral/Thematic Fund       | See Overleaf     | 1.60                     | 1.60                      | 1.60                     | 1.40                              |
| LIC MF Healthcare Fund                           | Sectoral/Thematic Fund       | See Overleaf     | 1.60                     | 1.60                      | 1.60                     | 1.40                              |
| Hybrid Funds                                     |                              |                  |                          |                           |                          |                                   |
| LICMF Multi Asset Allocation Fund                | Aggressive Hybrid Fund       | See Overleaf     | 1.50                     | 1.50                      | 1.50                     | 1.40                              |
| LIC MF Conservative Hybrid Fund                  | Conservative Hybrid Fund     | See Overleaf     | 1.40                     | 1.40                      | 1.40                     | 1.00                              |
| LIC MF Aggressive Hybrid Fund                    | Aggressive Hybrid Fund       | See Overleaf     | 1.60                     | 1.60                      | 1.60                     | 1.40                              |
| LIC MF Equity Savings Fund                       | Equity Savings Fund          | See Overleaf     | 1.20                     | 1.20                      | 1.20                     | 1.05                              |
| LIC MF Arbitrage Fund                            | Arbitrage Fund               | See Overleaf     | 0.60                     | 0.60                      | 0.60                     | 0.50                              |
| LIC MF Balanced Advantage Fund                   | Dynamic Asset Allocation     | See Overleaf     | 1.60                     | 1.60                      | 1.60                     | 1.40                              |
| Tax Saver Funds                                  |                              |                  |                          |                           |                          |                                   |
| LIC MF Unit Linked Insurance Scheme *            | ELSS                         | See Overleaf     | 1.65                     | 1.65                      | 1.65                     | 1.50                              |
| LIC MF ELSS                                      | ELSS                         | See Overleaf     | 1.55                     | 1.55                      | 1.55                     | 1.40                              |
| Index and Exchange Traded Funds                  |                              |                  |                          |                           |                          |                                   |
| LIC MF Index Fund - Sensex Plan                  | Index Fund                   | See Overleaf     | 0.50                     | 0.50                      | 0.50                     | 0.50                              |
| LIC MF Index Fund - Nifty Plan                   | Index Fund                   | See Overleaf     | 0.50                     | 0.50                      | 0.50                     | 0.50                              |
| LIC MF Nifty Next 50 Index Fund                  | Index Fund                   | See Overleaf     | 0.50                     | 0.50                      | 0.50                     | 0.50                              |
| Gold Fund                                        |                              |                  |                          |                           |                          |                                   |
| LIC MF Gold ETF Fund of Fund                     | Gold fund                    | See Overleaf     | 0.15                     | 0.15                      | 0.15                     | 0.15                              |
| Debt Funds                                       |                              |                  |                          |                           |                          |                                   |
| LIC MF Medium to Long Duration Bond Fund         | Medium to Long Duration Fund | See Overleaf     | 0.50                     | 0.50                      | 0.50                     | 0.45                              |
| LIC MF Money Market Fund                         | Money Market Fund            | See Overleaf     | 0.25                     | 0.25                      | 0.25                     | 0.25                              |
| LIC MF Banking & PSU Debt Fund                   | Banking & PSU Debt Fund      | See Overleaf     | 0.45                     | 0.45                      | 0.45                     | 0.45                              |
| LIC MF Gilt Fund                                 | Gilt Fund                    | See Overleaf     | 0.75                     | 0.75                      | 0.75                     | 0.60                              |
| LIC MF Low Duration Fund                         | Low Duration Fund            | See Overleaf     | 0.45                     | 0.45                      | 0.45                     | 0.40                              |
| LIC MF Short Duration Fund                       | Short Duration Fund          | See Overleaf     | 0.90                     | 0.90                      | 0.90                     | 0.80                              |
| LIC MF Overnight Fund                            | Overnight Fund               | See Overleaf     | 0.05                     | 0.05                      | 0.05                     | 0.05                              |
| LIC MF Ultra Short Duration Fund                 | Ultra Short Duration Fund    | See Overleaf     | 0.05                     | 0.05                      | 0.05                     | 0.05                              |
| LIC MF Liquid Fund                               | Liquid Fund                  | See Overleaf     | 0.05                     | 0.05                      | 0.05                     | 0.05                              |

See Overleaf for Terms & Conditions

| Terms and Conditions                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
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| 1)                                                                                                                                                                                                                                                                                                                                                                                                                 | THE ABOVE BROKERAGE STRUCTURE IS VALID ONLY FOR THE PERIOD FROM 01ST MAY '25 TO 30TH JUN '25. LIC MUTUAL FUND ASSET MANAGEMENT LIMITED ("LICMF AMC") RESERVES THE RIGHT TO CHANGE THE SAME WITHOUT ANY PRIOR NOTICE.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 2)                                                                                                                                                                                                                                                                                                                                                                                                                 | LIC MF AMC RESERVES THE RIGHT TO CHANGE / MODIFY / DISCONTINUE / WITHHOLD THE RATES AND SLABS MENTIONED AT ITS SOLE DISCRETION WITHOUT ANY PRIOR INTIMATION OR IN CASE OF REGULATORY CHANGES / CHANGES IN INDUSTRY PRACTICES IN RESPECT OF BROKERAGE. LIC MF AM LTD, ITS EMPLOYEES OR TRUSTEES SHALL NOT BE RESPONSIBLE FOR ANY LOSS INCURRED BY ANYONE DUE TO CHANGE, ERRORS OR OMISSIONS IN THE BROKERAGE STRUCTURE. THE BROKERAGE STRUCTURE IS APPLICABLE FOR TYPES OF TRANSACTIONS IE., LUMP SUM, SIP/STP AND SWITCH-IN TRANSACTIONS AND BROKERAGE WILL BE PAYABLE ONLY TO DISTRIBUTORS EMPANELLED WITH US AND FOR APPLICATIONS LOGGED UNDER THEIR RESPECTIVE ARN.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 3)                                                                                                                                                                                                                                                                                                                                                                                                                 | THE BROKERAGE / INCENTIVE AMOUNT SHALL BE GROSS AND INCLUSIVE OF ALL STATUTORY LEVIES, IF ANY. THE PAYMENT TO THE DISTRIBUTORS SHALL BE AFTER DEDUCTING ANY STATUTORY LEVIES, IF ANY AS PER PREVAILING PROVISIONS OF LAW. THE BROKERAGE PAYABLE SHALL BE INCLUSIVE OF ANY TAX, GST, COST, CHARGES AND EXPENSES INCURRED BY THE DISTRIBUTOR IN CONNECTION WITH THE SERVICES.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4)                                                                                                                                                                                                                                                                                                                                                                                                                 | THIS BROKERAGE STRUCTURE IS SUBJECT TO EUIN REGULATIONS/GUIDELINES AS SPECIFIED BY SEBI/AMFI AND/OR ADOPTED BY THE MUTUAL FUND INDUSTRY FROM TIME TO TIME.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 5)                                                                                                                                                                                                                                                                                                                                                                                                                 | IN TERMS OF A SEBI DIRECTIVE, THE DISTRIBUTOR/ADVISOR SHALL NOT TAKE ANY IRREVOCABLE POWER OF ATTORNEY FROM ITS CLIENTS IN CONNECTION WITH INVESTMENTS IN THE SCHEMES OF LIC MUTUAL FUND AND THE LIABILITY OF DISTRIBUTOR / ADVISOR SHALL NOT BE LIMITED TO HIS FAILURE TO DISCHARGE HIS OBLIGATIONS.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 6)                                                                                                                                                                                                                                                                                                                                                                                                                 | ANY CLAIMS, DISPUTES OR DIFFERENCE ARISING UNDER OR IN CONNECTION WITH THIS ARRANGEMENT OR ANYTHING DONE OR OMITTED TO BE DONE PURSUANT HERETO SHALL BE SUBJECT TO THE EXCLUSIVE JURISDICTION OF THE CIVIL COURTS IN MUMBAI.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 7)                                                                                                                                                                                                                                                                                                                                                                                                                 | IN THE EVENT OF ANY EXCESS PAYMENT OF BROKERAGE TO THE DISTRIBUTORS, LICMF AM LTD SHALL RESERVE THE RIGHT TO DEDUCT AND APPROPRIATE THE EXCESS AMOUNT FROM ANY AMOUNTS SUBSEQUENTLY PAYABLE TO THE DISTRIBUTOR. IN SUCH EVENT, NO SUBSEQUENT AMOUNT IS PAYABLE BY LICMF AM LTD TO THE DISTRIBUTOR TILL THE TIME THE EXCESS GETS ADJUSTED, DISTRIBUTOR SHALL REFUND THE EXCESS AMOUNT (UNADJUSTED) IF ANY TO LICMF AM LTD WITHIN 30 DAYS OF DEMAND.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 8)                                                                                                                                                                                                                                                                                                                                                                                                                 | THE DISTRIBUTORS/ARNS ARE REQUESTED TO UPDATE THEIR BANK ACCOUNT DETAILS WITH OUR RTA M/S KFIN. THE THRESHOLD LIMIT FOR PAYMENT OF BROKERAGE THROUGH NEFT/RTGS IS RS.250/- AND THROUGH WARRANT/DD IS RS.1,000/- . IF THE BROKERAGE PAYABLE IS LESS THAN THRESHOLD LIMIT, THE SAME WILL BE KEPT ON HOLD AND WILL BE RELEASED ONCE THE CUMULATIVE BROKERAGE REACHES THE THRESHOLD LIMIT.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 9)                                                                                                                                                                                                                                                                                                                                                                                                                 | THE COMMISSION STRUCTURE MAY BE MODIFIED/CHANGED DURING THIS PERIOD BASED ON COMPLIANCE WITH D-TER AND/OR SEBI/ AMFI REQUIREMENTS AND ANY CHANGES IN THE REGULATION WITH RESPECT TO TER/ FUND EXPENSES. ANY EXCESS COMMISSION PAID IN EXCESS OF DTER/ AVAILABLE TER WILL BE RECOVERED AGAINST THE COMMISSION PAYABLE TO DISTRIBUTOR OR AS A REFUND BY THE WAY OF DIRECT PAYMENT TO AMC FROM THE DISTRIBUTOR.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 10)                                                                                                                                                                                                                                                                                                                                                                                                                | IN ACCORDANCE WITH THE CLAUSE 4(D) OF SEBI CIRCULAR NO. SEBI/IMD/CIR NO. 4/168230/09 DATED JUNE 30, 2009, THE DISTRIBUTORS SHOULD DISCLOSE ALL THE COMMISSIONS (IN THE FORM OF TRAIL COMMISSION OR ANY OTHER MODE) PAYABLE TO THEM FOR THE DIFFERENT COMPETING SCHEMES OF VARIOUS MUTUAL FUNDS FROM AMONGST WHICH THE SCHEME IS BEING RECOMMENDED TO THE INVESTOR.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 11)                                                                                                                                                                                                                                                                                                                                                                                                                | LIC MUTUAL FUND COMMUNICATES ALL DISTRIBUTOR COMMISSION STRUCTURES ONLY THROUGH BROKERAGE@LICMF.COM. LIC MUTUAL FUND SHALL NOT TAKE LIABILITY FOR ANY COMMISSION STRUCTURE COMMUNICATED THROUGH ANY OTHER EMAIL ID, OR, THROUGH ANY OTHER MEDIUM, UNLESS SUCH COMMUNICATION HAS BEEN CONFIRMED BY BROKERAGE@LICMF.COM                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 12)                                                                                                                                                                                                                                                                                                                                                                                                                | EXIT LOAD: FOR EQUITY - LIC MF FLEXI CAP FUND, LIC MF LARGE CAP FUND, LIC MF LARGE & MIDCAP FUND, LIC MF AGGRESSIVE HYBRID FUND, LIC MF BALANCED ADVANTAGE FUND, LIC MF MULTICAP FUND: 12% OF UNITS WITHOUT ANY LOAD AND BALANCE UNITS WITH 1% LOAD IF EXIT WITHIN 1 YEAR FROM DATE OF ALLOTMENT OF UNITS; EXIT AFTER 1 YEAR FROM DATE OF ALLOTMENT OF UNITS: NIL. FOR LIC MF LONG TERM VALUE FUND : 10% OF UNITS WITHOUT ANY LOAD AND BALANCE UNITS WITH 1% LOAD IF EXIT WITHIN 1 YEAR FROM DATE OF ALLOTMENT OF UNITS; EXIT AFTER 1 YEAR FROM DATE OF ALLOTMENT OF UNITS: NIL. FOR LIC MF FOCUSED 30 EQUITY FUND , LIC MF GOLD ETF FUND OF FUND, LIC MF SMALL CAP FUND, LIC MF HEALTHCARE FUND , LIC MF EQUITY SAVINGS FUND, LIC MF DIVIDEND YIELD FUND, LIC MF MID CAP FUND : 1% FOR EXIT WITHIN 12 MONTHS FROM THE DATE OF ALLOTMENT OF UNITS, FOR LIC MF BANKING & FINANCIAL SERVICES FUND, LIC MF INFRASTRUCTURE FUND AND LIC MF CONSERVATIVE HYBRID FUND : 12% OF UNITS WITHOUT ANY LOAD AND BALANCE UNITS WITH 1% LOAD IF EXIT WITHIN 90 DAYS FROM DATE OF ALLOTMENT OF UNITS; EXIT AFTER 90 DAYS FROM DATE OF ALLOTMENT OF UNITS: NIL. FOR LIC MF ARBITRAGE FUND: EXIT WITHIN 1 MONTH FROM DATE OF ALLOTMENT OF UNITS: 0.25%; EXIT AFTER 1 MONTH FROM DATE OF ALLOTMENT OF UNITS: NIL. FOR LIC MF INDEX FUND - SENSEX PLAN & LIC MF INDEX FUND - NIFTY PLAN: 0.25% FOR EXIT WITHIN 7 DAYS; NIL FOR EXIT AFTER 7 DAYS. FOR LIC MF MEDIUM TO LONG DURATION BOND FUND: 0.25% FOR EXIT WITHIN 15 DAYS; NIL FOR EXIT AFTER 15 DAYS. FOR LIC MF GILT FUND: 0.25% IF EXIT WITHIN 30 DAYS. FOR LIC MF LIQUID FUND: 0.0070% FOR DAY 1 EXIT, 0.0065% FOR DAY 2 EXIT, 0.0060% FOR DAY 3 EXIT, 0.0055% FOR DAY 4 EXIT, 0.0050% FOR DAY 5 EXIT, 0.0045% FOR DAY 6 , NIL FROM DAY 7 ONWARDS. FOR LIC MF CHILDREN'S GIFT FUND, LIC MF UNIT LINKED INSURANCE SCHEME, LIC MF ELSS, ETFS, LIC MF LOW DURATION FUND, LIC MF BANKING & PSU DEBT FUND, LIC MF SHORT DURATION FUND, LIC MF OVERNIGHT FUND, LIC MF MONEY MARKET FUND , LIC MF ULTRA SHORT TERM FUND AND LIC MF NIFTY NEXT 50 INDEX FUND: NIL. LIC MF MANUFACTURING FUND : 12% OF UNITS WITHOUT ANY LOAD AND BALANCE UNITS WITH 1% LOAD IF EXIT WITHIN 90 DAYS FROM DATE OF ALLOTMENT OF UNITS; EXIT AFTER 90 DAYS FROM DATE OF ALLOTMENT OF UNITS: NIL |
| 13)                                                                                                                                                                                                                                                                                                                                                                                                                | *LIC MF UNIT LINKED INSURANCE SCHEME (LIC MF ULIS) - SUSPENSION OF FRESH SUBSCRIPTION, LIC MF ADDENDUM NO. 16 OF 2022-2023 DATED 30-06-2022. POINT NO (1) LIC MF ULIS WITH EFFECT FROM JULY 01, 2022 NO NEW SUBSCRIPTIONS (LUMP SUM OR SIP) FROM PROSPECTIVE INVESTORS. NO ADDITIONAL PURCHASE FROM THE EXISTING INVESTORS SHALL BE ACCEPTED. POINT NO (2) INSTALLMENTS UNDER THE EXISTING REGISTERED SIP/REGULAR CONTRIBUTION AND RENEWAL CONTRIBUTIONS FOR THE TARGET AMOUNT CHOSEN BY INVESTORS EXISTING AS ON JUNE 30, 2022, SHALL CONTINUE TO BE PROCESSED AS PER THE AGREED TERMS OF THE PLAN/SCHEME.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>LIC Mutual Fund Asset Management Ltd.</b><br>Investment Managers to LIC Mutual Fund<br><b>Formerly known as LIC Nomura Mutual Fund Asset Management Co. Ltd.</b><br>Industrial Assurance Building, 4th Floor, Opp. Churchgate Station, Mumbai - 400 020.<br>To know more, please visit <a href="http://www.licmf.com">www.licmf.com</a><br>Call us at - Office - 022-66016000, Toll free number - 1800-258-5678 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Mutual Fund investments are subject to market risks, read all scheme related documents carefully.</b>                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |