

# You've worked for a tax deduction. Now make it work for you.



ELSS is an open-ended Equity Linked Saving Scheme with a statutory lock-in period of

3 years and tax benefit. It is smart way to save tax and build wealth at the same time through the growth potential of equities.

See how two investors fare, one with a tax saving instrument and the other without. Mr. B invests monthly the sum he would otherwise pay as tax, into ELSS. Mr. A on the other hand invests in a non tax-saving investment.

<section-header></section-header>	Invests in non tax-saving investments SIP at 10%* ann		Invests in E with tax bei under section 80C of the Income Tax	nefits on Act	
Rs. 5,000	•	Monthly investment			Rs. 5.000
Nil	4	Potential additional investment from tax saving^			Rs. 1,500
Rs. 5,000	•	Total Monthly investment			Rs. 6,500
Rs. 62 lakhs	•	Value of investment after 25 years			Rs. 80 lakhs

Note: SIP in ELSS will lock your investment on each Investment installment (i.e. for 3 years)

This is for illustration purposes only. Calculations are based on assumed rate of return and actual return on your investments can be more or less than what has been used in this illustration. \*CAGR, all figures are rounded. Tax rate is assumed to be 30%. Amount saved in tax is assumed to be invested back at the same rate of interest. These calculations assume that the investor gets tax benefit on the full amount invested. ^Assuming 30% tax slab, one is able to save tax up to Rs.18,000 on total annual investment value of Rs.60,000. Monthly figure of Rs.1,500 saved is assumed to be invested as additional monthly investment. Investors should consult their financial advisor/tax consultant if in doubt as to whether this product is suitable for them.

## As you can see, the more tax you save, the more you can invest to build long-term wealth.

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### Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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