

# 3 INGREDIENTS THAT WILL SATISFY YOUR TASTE.



**Equity. Debt. Arbitrage.**

Invest in L&T Equity Savings Fund

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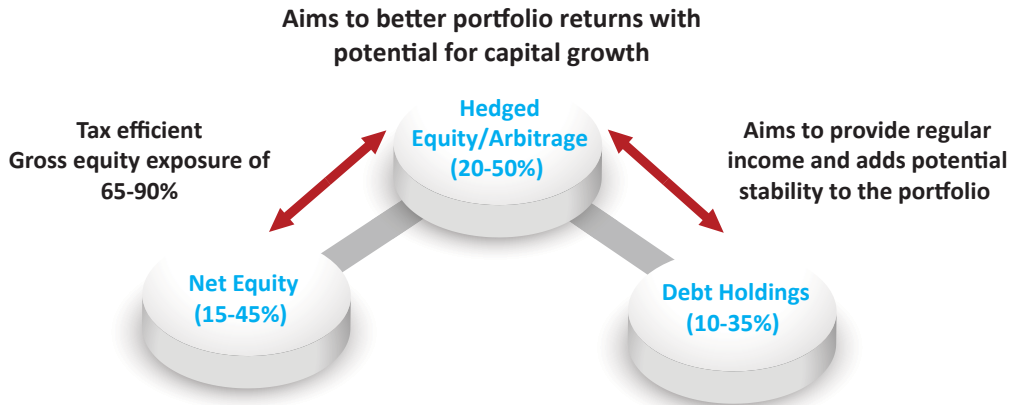
An open-ended scheme investing in equity, arbitrage and debt

Peace of mind comes with balance. Investors often strive to strike a balance between the risk associated with their investments and proportionate returns. It is a known fact that equities, over a longer period of time, prove to be unwavering wealth creators. However, despite long-term growth opportunities, investors take caution while investing in equities, due to the intermittent risk. A solution to this could be a portfolio mix of equities, debt and arbitrage opportunities that could help achieve the desired risk-return profile, along with tax efficiency.

## Presenting L&T Equity Savings Fund

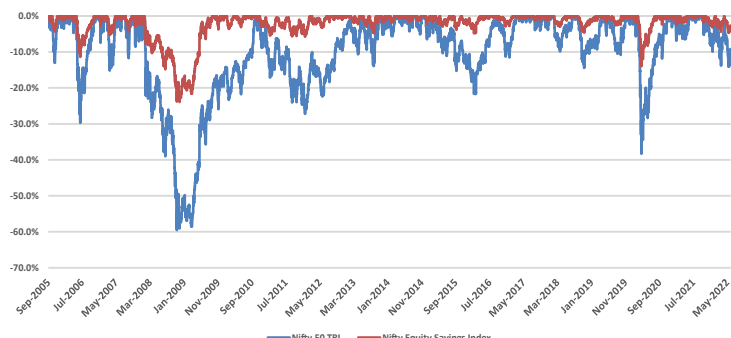
L&T Equity Savings Fund aims to generate income and capital appreciation, through a combination of equity, equity arbitrage strategies, debt and money market instruments. This fund is suitable for investors aiming for higher returns with a moderate risk appetite and lower volatility than a pure equity product.

### Asset Allocation model



### Key Benefits

- » **Low volatility:** Exposure to Fixed Income securities and equity arbitrage reduces fund volatility inherent to directional equity exposure
- » **Upside potential:** Exposure to long only equity helps to enhance the returns of the scheme
- » **Downside risk protection & risk adjusted returns:** Risk averse investors who fear market volatility but still want exposure to equities in their portfolio can opt for the scheme of this category. The arbitrage component in the portfolio of these schemes try to protect the downside risk



	Nifty 50 TRI	Nifty Equity Savings Index
Jun -06	-29.7%	-11.4%
Oct -08	-59.5%	-23.8%
Dec -11	-27.2%	-5.8%
Feb -16	-21.7%	-4.8%
Mar -20	-38.3%	-13.9%

Source: MFI Explorer, Data period : Sep 2005 – May 2022. Past performance may or may not be sustained in future. The chart above is illustrative and is not an indication of returns

With Portfolio diversification across asset class, and lower allocation towards net equity the fund seeks to achieve lower drawdown during times of market corrections

» **Relatively stable returns:** Debt securities (10-35%) and arbitrage opportunities (20-50%) aims to reduce volatility and look forward for regular income

» **Tax efficient:** As more than 65% of the scheme's portfolio is deployed in equity, the scheme enjoys equity taxation

Particulars	Term Deposits	Debt Mutual Funds	Equity Savings Funds
Amount Invested (in Rs.)	100,000	100,000	100,000
Assumed Rate of Return after 1 Year	6%	6%	6%
Gross Value of Investment (in Rs.)	106,000	106,000	106,000
Capital Gains/Interest on investments (in Rs.)	6,000	6,000	6,000
Tax Rate Applicable	Marginal Rate	STCG	LTCG
Applicable Tax Rate *	31.20%	31.20%	10.40%
Tax Liability (in Rs.)	1,872	1,872	624
Post Tax value (in Rs.)	104,128	104,128	105,376
Post Tax Gain (in Rs.)	4,128	4,128	5,376
Effective Post Tax Returns (%)	4.13%	4.13%	5.38%

For illustration purpose only

\*Assuming the investor falls into highest tax bracket, Equity Long Term capital gains (units held for more than 12 months) Short Term Capital Gains (Units held for 12 months or less) Debt Hybrid Funds Long Term capital gains (units held for more than 36 months) Short Term Capital Gains (Units held for 36 months less) The information set out above is included for general information purposes only and may not be not exhaustive and does not constitute legal or tax advice. Investor is advised to consult his/her own tax consultant with respect to specific tax implications arising out of their participation in the scheme

## Equity Top 10 Holdings

COMPANY NAME	(%) TO NAV (NET EQUITY)
United Spirits Limited	4.51
Kotak Mahindra Bank Limited	3.58
National Aluminium Company Limited	3.33
Reliance Industries Limited	2.55
Bajaj Finance Limited	2.29
Multi Commodity Exchange of India Limited	2.14
ICICI Bank Limited	2.07
Ambuja Cements Limited	1.91
The India Cements Limited	1.88
Infosys Limited	1.78

## Fixed Income Holding

ISSUER NAME	RATINGS	(%) TO NAV
06.18% GOI 04-11-2024	SOVEREIGN	9.65
05.22% GOI 15-06-2025	SOVEREIGN	9.48
07.32% GOI 28-01-2024	SOVEREIGN	5.04
04.56% GOI 29-11-2023	SOVEREIGN	3.32

## Fund Facts

### Fund Managers

For investments in equity and equity related instruments - **Ms. Cheenu Gupta** (w.e.f. July 02, 2021), **Mr. Venugopal Manghat** (w.e.f. Nov 24, 2012), & **Mr. Praveen Ayathan** (w.e.f. Jan 09, 2015), For investments in debt and debt related instruments - **Mr. Jalpan Shah** (w.e.f. May 30, 2016)

### Benchmark

NIFTY Equity Savings Index

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 **L&T Financial Services**  
Mutual Fund

Source of Graph: MFI Explorer

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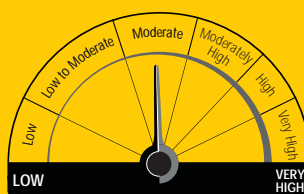
### This product is suitable for investors who are seeking\*

- Generation of regular income by predominantly investing in arbitrage opportunities in the cash and derivatives segment and long-term capital appreciation through unhedged exposure to equity and equity related instruments.
- Investment in equity and equity related instruments, derivatives and debt and money market instruments

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

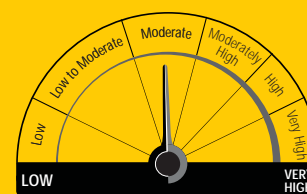
All data mentioned above is as on May 31, 2022, unless otherwise stated above.

### Riskometer of the Scheme



Investors understand that their principal will be at moderate risk

### Riskometer of the Benchmark



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