

Detax

Invest in L&T Tax Advantage Fund

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An open-ended equity linked savings scheme with a statutory lock in of 3 years and tax benefit.

There are many ways to beat tax, but did you know that Equity Linked Savings Schemes (ELSS) can actually save up to Rs.46,800# in tax under section 80C? These schemes invest in equities so you can benefit from the growth potential of equities at the same time. ELSS has the potential to provide better long-term growth as compared to other tax saving investment avenues along with the lower lock-in period of 3 years.

Why invest in L&T Tax Advantage Fund?

There's always the worry of tax eating into your savings, and then there's the last-minute rush to make so-called tax saving investments. Now you don't need to worry any more! Start an SIP in L&T Tax Advantage Fund and you could save up to Rs.46,800# in tax each year and can aim to build wealth at the same time. With small monthly contributions in this ELSS fund, you can now rest assured your taxes are in control. Thus, aiming for wealth creation and savings for tax exemptions, this could be your preferred choice.

Key Benefits



Tax savings with the potential to generate better returns in the long term



Just 3-year lock-in period



Bottom-up investment approach for stocks' and companies' selection for a quality portfolio

Comparison of 80C tax savings investments¹

	ELSS	ULIP	Bank Deposits	NSC	PPF
Lock-in Period	3 years	5 years	5 years	5 years	15 years ²
Returns (%)	Market linked	Market linked	6.5-7.25% ³	8% compounding half-yearly	8% annualised yield
Taxation of Income/ Interest	Capital gain - Taxed at 10% on long term capital gains above Rs. 1 lakh Dividend - Income tax rate applicable to the Unit holders as per their income slabs	Tax free	Taxable	Taxable. Interest accruing annually is automatically reinvested, and such re-invested interest qualifies for tax rebate u/s 80C	Tax free

¹This is for illustration purposes only. Your investment decision will depend on your own risk appetite and time horizon. Recipient of this information should understand that statements made herein regarding future prospects may not be realized. Investments in mutual funds and secondary markets inherently involve risks and recipients should consult their legal, tax and financial advisors before investing. ²Premature part withdrawal facility available after 7th financial year. ³The bank deposit rates are for large public and private sector banks.

Portfolio Positioning (as on May 31, 2022)

Sectors	Commodities	Consumer Discretionary	Energy	FMCG	Financial Services	Healthcare	Industrials	Information Technology	Utilities
Marketcap									
Top 100 stocks	4.8	12.2	9.6		21.9	3.3	0.4	8.8	4.1
Next 150 stocks	3.5	9.8	0.7	0.0	2.5	1.1	2.8	5.9	
Beyond Top 250 stocks	1.8	3.4			0.8			1.5	

Market capitalization cut offs (based on SEBI guidelines) used to define Large / Mid / Small cap stocks are as per the AMFI definitions as on December 2021.

Fund Facts

Minimum Application Amount

Lump sum: Initial investment: Rs.500 per application
Additional investment: Rs.500 per application
SIP: Rs.500 (minimum 6 monthly installments or minimum 4 quarterly installments)

Asset Allocation

80%-100% in equity and equity-related securities (Includes investments in Offshore securities, ADRs and GDRs not exceeding 10% of the net assets of the Scheme subject to SEBI Guidelines)
0%-20% in money market instruments

Fund Manager

Ms. Cheenu Gupta (w.e.f. July 02, 2021) & **Mr. Vihang Naik** (w.e.f. Dec 17, 2019)

Benchmark : S&P BSE 500 TRI

Load

Entry Load: Not Applicable; **Exit Load:** Nil

Scheme Performance vs. benchmarks (as on May 31, 2022)

(Regular Plan - Growth)	1 year		3 year		5 year		Inception Date	Since Inception	
	CAGR Returns (%)	PTP Returns* (in ₹)	CAGR Returns (%)	PTP Returns* (in ₹)	CAGR Returns (%)	PTP Returns* (in ₹)		CAGR Returns (%)	PTP Returns* (in ₹)
L&T Tax Advantage Fund (G)	3.37%	10,337	10.18%	13,378	8.10%	14,761	27/Feb/2006	13.05%	73,484
S&P BSE 500 TRI [§]	8.30%	10,830	14.65%	15,077	12.68%	18,169		12.37%	66,669
S&P BSE SENSEX TRI [^]	8.39%	10,839	13.22%	14,518	13.69%	18,997		12.46%	67,486

Past performance may or may not be sustained in the future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. Different plans viz. Regular Plan and Direct Plan have different expense structure. [§]Benchmark [^]Additional Benchmark *Point-to-Point (PTP) returns on Standard Investment of Rs. 10,000/-.

Other funds managed by Ms. Cheenu Gupta

Period	1 Year		3 Year		5 Year	
	Scheme return%	Benchmark return%	Scheme return%	Benchmark return%	Scheme return%	Benchmark return%
L&T Large and Midcap Fund [€]	6.65	8.99	10.98	16.22	7.68	13.18
L&T Hybrid Equity Fund [†]	1.90	5.65	8.94	11.66	7.21	11.30
L&T Equity Savings Fund [‡]	6.26	5.13	7.84	8.63	6.94	8.69
L&T Conservative Hybrid Fund [§]	2.82	2.23	6.09	8.23	5.77	7.91

Other funds managed by Mr. Vihang Naik

L&T Midcap Fund [¶]	4.53	10.60	12.86	20.86	8.72	13.76
L&T Focused Equity Fund	1.89	8.08	10.44	14.25	NA	NA
L&T Flexicap Fund [®]	3.85	8.30	10.05	14.65	8.34	12.68
L&T Balanced Advantage Fund ^{††}	2.60	4.65	7.14	10.80	6.81	10.40

[¶]Also managed by Mr. Venugopal Manghat. [€]Fund is co-managed by Mr. Vihang Naik and by Mr. Sonal Gupta (for investments in foreign securities). [†]Fund is co-managed by Mr. Venugopal Manghat and Mr. Praveen Ayathan for equity portion and Mr. Jalpan Shah (Debt Portion). [‡]Also managed by Ms. Cheenu Gupta. [§]Fund is co-managed by Mr. Praveen Ayathan for equity portion and Mr. Jalpan Shah (Debt Portion). ^{||}Co-managed by Mr. Sonal Gupta (for investments in foreign securities). [®]Fund is co-managed by Mr. Shiram Ramanathan for Debt Component, Mr. Sonal Gupta for foreign securities, Mr. Venugopal Manghat for Equity Component. ^{††}Fund is co-managed by Mr. Venugopal Manghat (equity portion) & Mr. Jalpan Shah (Debt Portion).

Past performance may or may not be sustained in the future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. Ms. Cheenu Gupta manages or co-manages 9 schemes and Mr. Vihang Naik manages or co-manages 8 schemes of L&T Mutual Fund respectively. Performance data of other schemes primarily managed by the fund managers is given in terms of SEBI circular dated March 15, 2017. This performance is on the basis of the 3 years CAGR of Regular plan - Growth. Different plans viz. Regular Plan and Direct Plan have different expense structure.

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*Note: The provision pertaining to tax applicability and exemption are as per the current tax laws and are subject to change. The tax saving shown has been calculated for investment of Rs. 1.5 lakhs in ELSS and for a person aged less than 60 years having annual income upto Rs 50 lakhs, as per Section 80C of the Income Tax Act, 1961 for the Financial Year 2020-21.

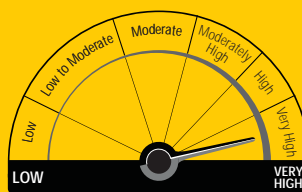
This product is suitable for investors who are seeking*

- Long-term capital growth
- Investment predominantly in equity and equity-related securities

*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 very high risk

Riskometer of the Benchmark

