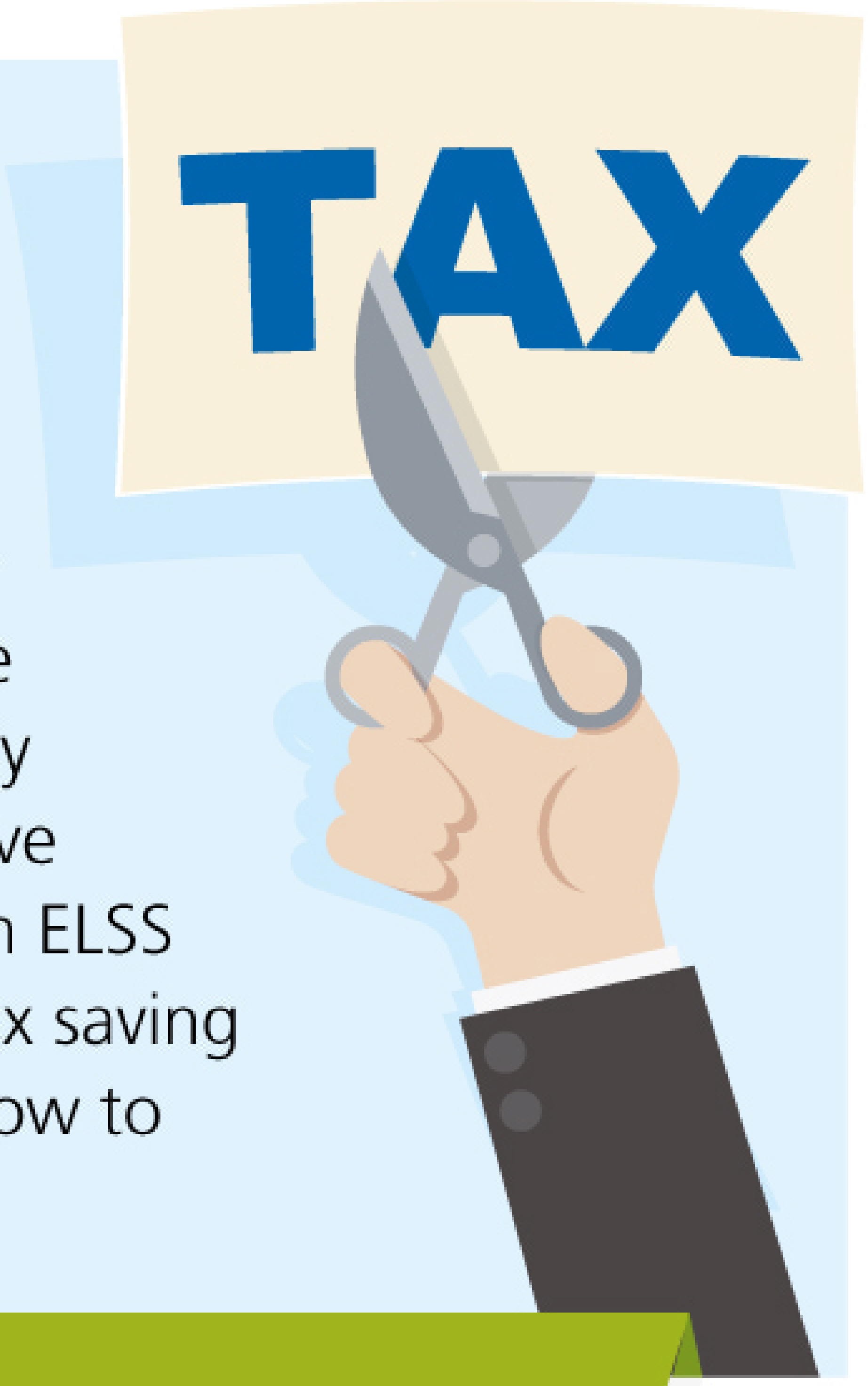
MUTUALFUNDS
Sahi Hai

LET YOUR TAX DEDUCTION ADD TO YOUR WALLET



Have you ever thought how investing in an Equity Linked Savings Scheme (ELSS) can help you in saving tax while build wealth at the same time?

Well here's how Mr. B here stands to gain more than an investor who does not have any tax saving instrument. Mr.B judiciously invests the monthly amount he would have otherwise ended up paying as tax, into an ELSS scheme, whereas Mr.A invests in a non tax saving scheme. Let us look at the illustration below to understand.

Mr. A does not invest in tax saving investments

Mr. B invests in ELSS offering tax benefits under section 80C

	Mr. A	Mr. B
SIP at 10%* annual rate of return		
Monthly investment	Rs. 5,000	Rs. 5,000
Potential additional investment from tax saving ^	Nil	Rs. 1,500
Total Monthly investment	Rs. 5,000	Rs. 6,500
Value of investment after 25 years	Rs. 62 lakhs	Rs. 80 lakhs

So, the more tax you save, the more money you can invest and build wealth over time!

L&T Financial Services
Mutual Fund

An investor education initiative.

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.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully. CL05952