

Are your tax saving investments **locked up for too long?**



Invest in the L&T Tax Advantage Fund with a lock-in period of just 3 years and you could benefit from tax saving with wealth creation.

#TackleTax



L&T Mutual Fund

Tax takes a huge bite out of your income, leaving you with paltry savings at the end of the year. There is a way to benefit from tax deductions under section 80C through NSC, PPF, ULIPS and ELSS. But making the right choice can be quite confusing. So how can you save tax and also grow your hard earned money?

Presenting the **L&T Tax Advantage Fund**

Give your money an opportunity to grow and save on tax at the same time. Invest in the L&T Tax Advantage Fund – an open-ended equity linked savings scheme (ELSS) to maximise your savings. You could also invest in a monthly SIP so that by the end of the financial year, you would have already prepared for your taxes.

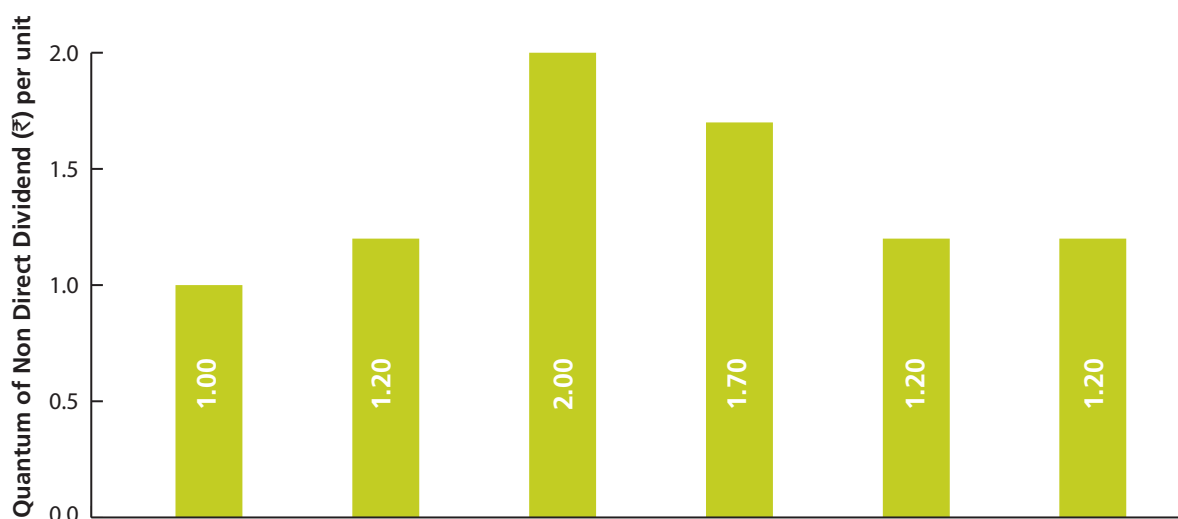
Key Benefits

- **Smart two-in-one investment** – Tax savings with the potential to generate better returns in the long term
- **Go anywhere approach** – With nil restriction on market capitalization, trend, sector or style of investing
- **Three-year lock-in period** – Shorter duration compared to other investment options that qualify for tax deductions under section 80C
- **Well researched companies** – In-depth study of companies and stock selection for a quality portfolio

Fund Facts

Objective	To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities	
Options	Growth and Dividend payout	
Asset allocation	<ul style="list-style-type: none">■ 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	
Lump sum	Minimum application amount	₹500 per application and in multiples of ₹500 thereafter
	Additional investment	₹500 per application and in multiples of ₹500 thereafter
SIP	Minimum number of instalments	6 (Monthly) or 4 (Quarterly)
	Minimum instalment amount	₹500
	Minimum aggregate amount	₹3,000
Load structure	Entry load	Exit load
	Nil	Nil
Fund manager	S. N. Lahiri with a total experience spanning 26 years	
Benchmark	S&P BSE-200 Index	
SIP/SWP/STP	Available	

Dividend history of L&T Tax Advantage Fund¹



Record Date	18/03/13	21/03/14	12/12/14	27/02/15	24/11/15	18/3/16
NAV as on date of declaration (₹)	18.013	18.850	25.316	24.063	21.639	19.315

¹This material is only for distributors and not for investors and excludes performance of direct plans. For complete performance details please refer to the factsheet.

Performance of L&T Tax Advantage Fund Vs. Benchmarks¹

Period	LTTAF Growth (%)	S&P BSE 200 (%)	S&P BSE Sensex ² (%)
Absolute returns			
30/09/15 - 30/09/16	13.13	10.96	6.54
30/09/14 - 30/09/15	11.96	3.08	-1.79
30/09/13 - 30/09/14	49.95	42.50	37.41
CAGR			
Since Inception	14.62	10.52	9.86
PTP returns ³ (in ₹)			
27/02/06	42,477.00	28,860.65	27,101.46

²Standard Benchmark. As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10 invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. **Past performance may or may not be sustained in the future.** ³Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested.

¹This material is only for distributors and not for investors and excludes performance of direct plans. For complete performance details please refer to the factsheet. The fund manager for the scheme is Mr. S. N. Lahiri. The performance (as on 30.09.2016) of all the schemes managed by Mr. S. N. Lahiri is shown below.

Funds managed by S. N. Lahiri

	Absolute Returns (Period)			Scheme Inception Date	Since Inception	
	30/09/15 to 30/09/16	30/09/14 to 30/09/15	30/09/13 to 30/09/14		CAGR Returns (%)	PTP Returns ³ (in ₹)
L&T Emerging Businesses Fund (G)	23.81	16.13	NA	12/05/14	NA	NA
S&P BSE Small Cap	15.97	3.18	NA		NA	NA
S&P BSE SENSEX ²	6.54	-1.79	NA		NA	NA
L&T Midcap Fund (G)	16.78	20.66	91.73	09/08/04	21.18	1,03,260.00
Nifty Free Float Midcap 100	18.70	13.72	63.17		17.75	72,797.73
S&P BSE SENSEX ²	6.54	-1.79	37.41		14.76	53,248.31
L&T Infrastructure Fund (G)	16.28	10.71	83.82	27/09/07	2.17	12,140.00
Nifty 50	8.33	-0.20	38.87		6.21	17,220.41
S&P BSE SENSEX ²	6.54	-1.79	37.41		5.53	16,247.84
L&T India Prudence Fund (G)	9.53	17.31	49.25	07/02/11	14.51	21,502.00
Benchmark ⁴	10.69	5.37	32.13		9.48	16,685.00
S&P BSE SENSEX ²	6.54	-1.79	37.41		8.00	15,449.17
L&T Equity Fund (G)	9.45	10.27	54.15	16/05/05	18.07	66,263.00
S&P BSE-200	10.96	3.08	42.50		13.67	43,019.09
S&P BSE SENSEX ²	6.54	-1.79	37.41		13.60	42,686.63
L&T India Special Situations Fund (G)	7.59	13.05	55.49	22/05/06	13.72	37,926.00
S&P BSE 200	10.96	3.08	42.50		10.81	28,972.15
S&P BSE SENSEX ²	6.54	-1.79	37.41		9.89	26,585.17
L&T Dynamic Equity Fund (G)	2.06	13.93	54.03	07/02/11	13.60	20,551.00
Benchmark ⁵	8.94	3.34	26.84		9.03	16,294.11
S&P BSE SENSEX ²	6.54	-1.79	37.41		8.00	15,449.17

²Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. **Past performance may or may not be sustained in the future.** ³Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested. ⁴70% - S&P BSE 200 Index and 30% - CRISIL Short Term Bond Fund Index. ⁵70% - S&P BSE-200 Index, 20% - Gold Prices and 10% - CRISIL Short Term Bond Fund Index.

Save to build wealth

Don't know how much you can save? Please refer to the table below for details.

Your annual taxable income	Your applicable tax before investment	Amount invested under Section 80C	Your new taxable income	Your applicable tax after investment	Your savings
3,00,000	5,000	50,000	2,50,000	0	5,000
5,00,000	25,000	1,50,000	3,50,000	10,000	15,000
8,00,000	85,000	1,50,000	6,50,000	55,000	30,000
10,00,000	1,25,000	1,50,000	8,50,000	95,000	30,000
12,00,000	1,85,000	1,50,000	10,50,000	1,40,000	45,000
15,00,000	2,75,000	1,50,000	13,50,000	2,30,000	45,000

All figures above are in rupees.

Please consult your investment and tax adviser before investing.

Calculations shown are for resident individuals below 60 years of age and are based on income slabs for the Financial Year 2016-17. Tax amounts indicated do not include any applicable surcharge and education cess. It is assumed that the total taxable income specified above is after considering all deductions – except deductions under Section 80C of the Income Tax Act, 1961 (Finance Act, 2016). Finance Bill, 2016 has proposed a rebate of lower of actual tax liability or Rs. 5,000 (against earlier rebate of Rs. 2,000) in case of individuals having total income of less than Rs. 500,000.

Comparison of 80C tax savings investments⁶

	ELSS	ULIP	Bank Deposits	NSC	PPF
Lock-in Period	3 years	5 years	5 years	5 years	15 years ⁷
Returns (%)	Market linked	Market linked	7-7.5% ⁸	8.1% compounding half-yearly	8.1% annualised yield
Taxation of Income/ Interest	Both Dividends and Capital gains are tax free	Tax free	Taxable	Taxable. Interest accruing annually is automatically reinvested, and such re-invested interest qualifies for tax rebate u/s 80C	Tax free



Why invest with L&T Mutual Fund?

- The aim of L&T Mutual Fund is to create prosperity for all stakeholders by delivering consistent long-term investment performance, product innovation and quality service
- Our commitment to answering different customer needs has resulted in a range of funds that span asset classes, risk profiles, time horizons and geographies
- We build our investments on a foundation of in-depth research and fundamental analysis. **GEM**, our proprietary investment process comprises three rigorous steps - **G**eneration of ideas, **E**valuation of companies and **M**anufacturing and monitoring of portfolios
- With close to 9,40,000 customer account folios across 375 cities and towns and over ₹32,000 crores in managed assets⁹, we remain dedicated to building our customers' futures

call 1800 2000 400
www.lntmf.com



⁶This 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. ⁷Premature part withdrawal facility available after 7th financial year. ⁸The bank deposit rates are for large public and private sector banks.

⁹Average assets. Data for the quarter ended September 30, 2016.

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.



Investors understand that their principal will be at moderately high risk

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