

NFO Period
Sep. 7 to Oct. 1, 2015



Wealth Creation
Solutions

First-time investors can save more tax and aim to create wealth!

Birla Sun Life

Focused Equity Fund - Series 6

A Close-ended Equity Scheme investing in Eligible Securities as per
Rajiv Gandhi Equity Savings Scheme, 2013.



Birla Sun Life
Mutual Fund

Highlights

- Tax benefit under Section 80CCG of Income Tax Act, 1961
- Invests in equity shares of PSU Navratnas, Maharatnas and Miniratnas

Highlights do not indicate assurance of future scheme performance.

Every 'first' is special, be it your first job, first pay cheque or even your first car. So as a first-time investor, why shouldn't you enjoy something special?

Presenting Birla Sun Life Focused Equity Fund - Series 6 (A Close-ended Equity Scheme investing in Eligible Securities as per **Rajiv Gandhi Equity Savings Schemes, 2013**), which can offer first time investors the extra benefit of saving tax u/s 80CCG of the Income Tax Act, 1961. This means you could now have the chance to save tax over and above Section 80C.

Moreover, you also have the opportunity to create wealth. The scheme invests in shares of hand-picked companies from S & P BSE 100, CNX 100 & PSU Navratnas, Maharatnas, Miniratnas, etc.

First-Time Investor shall mean 'New Retail Investor' as defined under the notification 'Rajiv Gandhi Equity Savings Scheme, 2013' (RGESS) issued by Ministry of Finance. Birla Sun Life Focused Equity Fund – Series 6 shall substantially invest in equity securities specified as 'Eligible Securities' under RGESS guidelines. These Eligible Securities shall inter alia include equity shares of (a) companies featured in list of S & P BSE 100 and CNX 100 and (b) PSUs which are categorised as Navratna, Maharatna or Miniratna by the Central Government. Various tax deduction(s) available under Income Tax Act, 1961 shall be subject to conditions specified therein from time to time.

Please refer to back page for product labelling and more details.

An opportunity to grow your wealth with India's finest PSUs and corporate giants

Birla Sun Life Focused Equity Fund – Series 6, gives you the opportunity to invest in equity shares of the 100 largest listed companies in India i.e. companies featured in the list of S & P BSE 100 and CNX 100 and shares of PSU Navratnas, Maharatnas and Miniratnas as categorised by the Central Government.

Tax benefits

Tax benefit over and above Section 80C: Investing in Birla Sun Life Focused Equity Fund – Series 6 may entitle you to tax benefits under Section 80CCG.

Eligible investors are entitled to tax benefits under Section 80CCG of the Income Tax Act, 1961 for the investments made in this scheme, subject to them complying with the requirements specified in the **Rajiv Gandhi Equity Savings Scheme (RGESS), 2013.**

Eligibility

A new retail investor shall mean the following resident individual:

- Has not opened a demat account or made any transactions in the derivative segment before the date of opening of a demat account or the first day of the initial year, whichever is later.
- Has opened a demat account before the RGESS notification but has not made any transactions in the equity or the derivative segment before the date he designates his existing demat account for the purpose of availing the benefit under RGESS or the first day of the initial year, whichever is later.

Maximum amount for tax benefits

You can get tax benefits for a maximum investment amount of ₹ 50,000. In case ₹ 50,000 is invested, 50% of the amount i.e. ₹ 25,000 is eligible for tax saving.

Investors are advised to refer to the RGESS guidelines for claiming tax deduction(s) under Section 80CCG of the Income Tax Act, 1961. Tax deduction(s) available under Section 80CCG of the Income Tax Act, 1961 shall be subject to conditions specified therein from time to time. For individual nature of tax benefits, individuals are advised to consult their tax advisor before investing.

Key benefits of Birla Sun Life Focused Equity Fund – Series 6

Lock-in period:

The scheme will have a duration/tenure of 3 years from and including the date of allotment. For further details, you may refer to the Scheme Information Document of the scheme.

Tax-free returns:

On maturity of the scheme, the returns on investments are totally tax-free in your hands.

Investors are advised to consult their tax advisor in view of individual nature of tax implications before investing.

From April 1, 2013 the tax benefit under section 80CCG has been extended to 3 years from the initial 1 year limit. This means that if you invest ₹ 50,000 in RGESS Eligible Securities every year you can save up to ₹ 7725 in taxes, provided your income is less than ₹ 12 lakhs.

The amount ₹ 7725 is calculated assuming the investor falls in the 30% slab for the purpose of calculation of income taxes.

To invest, is it compulsory to have a DEMAT account?

You need a DEMAT account only if you are eligible and are looking for tax benefits. If not, you can invest in this Scheme like you would in any other Mutual Fund scheme.

Our range of financial solutions

Savings

Regular Income

Tax Saving

Wealth Creation

Our Wealth Creation Solutions aim to grow your money through equity / gold investments and are available in a range of conservative to aggressive options.

The Financial Solution (Wealth Creation Solution) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

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Birla Sun Life
Mutual Fund

mutualfund.birlasunlife.com

Premium SMS charges apply.

The information on taxation is provided for general information only. In view of the individual nature of tax implications, investors are requested to consult their tax advisors for the RGESS related and other tax implications before investing in the Scheme.

Initial Year/Period refers the financial year in which the investor designates his demat account as RGESS account and makes investment in the Eligible Securities for availing deduction under RGESS; or the financial year in which the investor makes investment in Eligible Securities for availing deduction under RGESS for the first time, if the investor does not make any investment in Eligible Securities in the financial year in which the account is so designated.

Scheme:	This product is suitable for investors who are seeking*:	
Birla Sun Life Focused Equity Fund - Series 6 (A Close-ended Equity Scheme investing in Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013)	<ul style="list-style-type: none"> • long-term capital growth • investments in equity securities specified as Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013, as amended from time to time <p>*Investors should consult their financial advisors, if in doubt about whether the product is suitable for them.</p>	<p>Investors understand that their principal will be at Moderately High risk</p>

Distributed By:

Mutual Fund: Birla Sun Life Mutual Fund. **Asset Management Company / Investment**

Manager: Birla Sun Life Asset Management Company Ltd. CIN: U65991MH1994PLC080811.

Registered Office: One Indiabulls Centre, Tower - 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013.

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