



Pramerica

MUTUAL FUND

Save Tax & Participate In India's Growth Story



**SAVE TAX
UPTO
₹ 46,350***

*As per the present tax laws, eligible investors (individual/ HUF) are entitled to deduction from their gross total income, of the amount invested in equity linked saving scheme (ELSS) upto ₹150,000/- (alongwith other prescribed investments) under Section 80C of the Income Tax Act, 1961. Tax savings of ₹ 46,350/- shown above is calculated for the highest income tax slab. Tax benefits are subject to the provisions of the Income Tax Act, 1961 and are subject to amendments, from time to time.

How can you do this?

- Invest in Equity Linked Savings Scheme (ELSS)
- Investments in ELSS by eligible investors are exempt to the limit of ₹1,50,000/- under section 80C of Income Tax Act, 1961
- An ELSS is a diversified equity mutual fund with a majority of its corpus invested in equities.
- Lowest lock-in period of three years as compared to other options under Section 80C of Income Tax Act, 1961



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How does it compare with other tax saving options?

	PPF	NSC	Bank FD	ULIP	DHFL Pramerica Tax Savings Fund (ELSS)
Duration	15 Years	5 Years	5 Years	Open Ended	Open Ended
Lock-in	15 Years	5 Years	5 Years	5 Years	3 Years
Min. Amount	₹ 500	₹ 100	Variable	Variable	₹ 500
Max. Amount	₹ 1,50,000	No Limit	₹ 1,50,000	No Limit	No Limit
Max. Limit for Tax Benefit	₹ 1,50,000	₹ 1,50,000	₹ 1,50,000	₹ 1,50,000	₹ 1,50,000
Returns%	8.60%p.a.	8.50%p.a.	8.50% to 9.00% p.a.	Market Linked	Market Linked
Tax on Income	Tax Free	Taxable	Taxable	Tax Free	Tax Free

PPF - Public Provident Fund, NSC - National Savings Certificate, FD - Fixed Deposit, ULIP - Unit Linked Insurance Plan. The above table is for illustration purpose only. Unlike PPF, NSC & Bank FD, investments in mutual funds are subject to market risks, hence, the performances may not be strictly comparable.

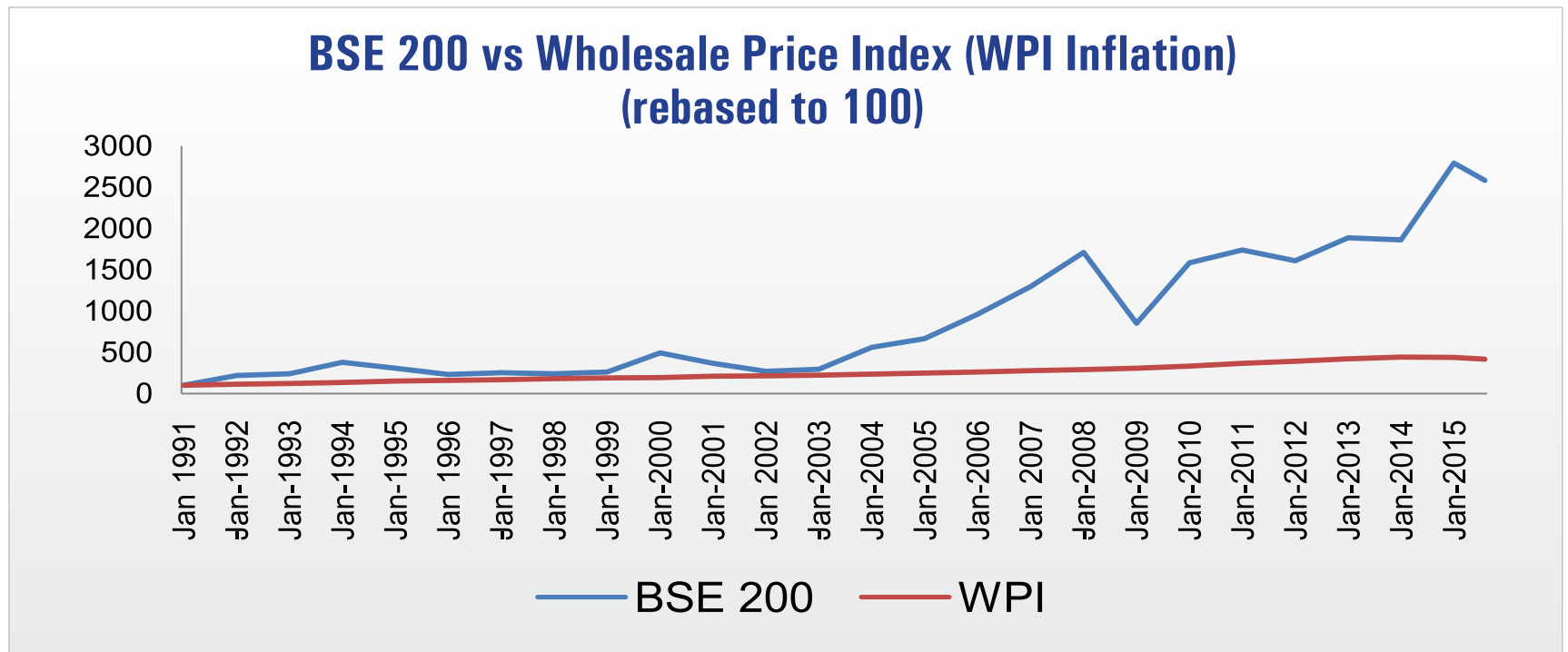
How much tax can you save?

	Amount (in ₹)					
	Without investments under Sec 80C	With investments under Sec 80C	Without investments under Sec 80C	With investments under Sec 80C	Without investments under Sec 80C	With investments under Sec 80C
Gross Income	5,00,000	5,00,000	10,00,000	10,00,000	15,00,000	15,00,000
Investment in ELSS under Section 80C (DHFL Pramerica Tax Savings Fund)	-	1,50,000	-	1,50,000	-	1,50,000
Net Taxable Income	5,00,000	3,50,000	10,00,000	8,50,000	15,00,000	13,50,000
Gross Tax Liability	25,000	10,000	1,25,000	95,000	2,75,000	2,30,000
Less: rebate if income upto ₹ 5,00,000	2,000	2,000	-	-	-	-
Net Tax Liability	23,000	8,000	1,25,000	95,000	2,75,000	2,30,000
Plus Educational Cess @ 3%	690	240	3,750	2,850	8,250	6,900
Total Tax Liability	23,690	8,240	1,28,750	97,850	2,83,250	2,36,900
Tax Saved		15,450		30,900		46,350

Income estimates for an individual less than 60 years of age. The above simulation is for illustration purpose only. As per the present tax laws, eligible investors (individual/ HUF) are entitled to deduction from their gross total income, of the amount invested in equity linked saving scheme (ELSS) upto ₹150,000/- (alongwith other prescribed investments) under Section 80C of the Income Tax Act, 1961. Tax benefits are subject to the provisions of the Income Tax Act, 1961 and are subject to amendments, from time to time.

Why invest in ELSS?

- ELSS invests majority of its corpus in equities
- Equities have delivered relatively superior returns as compared to other asset classes
- Equities have consistently beaten inflation, in the long run



Data Source: Bloomberg

Launching

DHFL Pramerica Tax Savings Fund

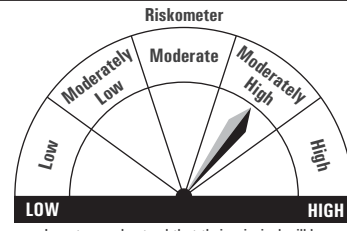
An open ended equity linked savings scheme with a lock-in period of 3 years

NFO opens on October 19, 2015

NFO closes on December 4, 2015

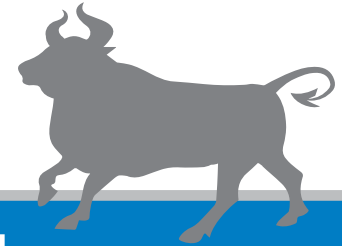
Scheme re-opens on December 14, 2015

New Fund Offer Price : ₹10 per unit

This product is suitable for investors who are seeking*	
<ul style="list-style-type: none"> • Long-term capital appreciation. • To generate long-term capital appreciation by predominantly investing in equity & equity related instruments and to enable eligible investors to avail deduction from total income, as permitted under the Income Tax Act, 1961 as amended from time to time • Degree of risk - MODERATELY HIGH 	 <p>Investors understand that their principal will be at moderately high risk</p>

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

Why DHFL Pramerica Tax Savings Fund?



Equity markets are in the midst of a bull run...

**Conducive
Economic
Environment**

**Make in
India
Push**

**Action
Oriented
Government**

**Growth in
Corporate
Earnings**

- Right now is an opportune time to enter the markets
- DHFL Pramerica Tax Savings Fund will build a diversified portfolio across market capitalization
- Flexibility to increase or decrease exposure to Large, Mid or Small Cap as per market cycles and the Fund Manager's views on the markets
- Mandated three year lock-in ensures that investors do not react to market swings and remain invested for long term
- Managed by Mr. BP Singh who has a successful 20 year track record of investing in equity markets

Who should invest?

- Eligible investors who want market linked returns and who need to invest in tax planning instruments
- Investors who believe that Indian economy is poised to do well and along with it the stocks markets also, can benefit by investing in DHFL Pramerica Tax Savings Fund



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Key Features



Benchmark Index:
BSE 200 Index



Minimum Additional Investment:
₹500/- and in multiples of ₹500/- thereafter.



Exit Load:
Nil



Minimum Initial Investment:
₹500/- and in multiples of ₹500/- thereafter.



Fund Manager:
Mr. BP Singh

Asset Allocation Pattern

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity & Equity Related Instruments	80%	100%
Cash, Money Market Instruments & Liquid schemes of DHFL Pramerica Mutual Fund	0%	20%

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

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