

Take home more!

You can now:

- ✓ Save tax up to ₹ 51,912/- per annum
- ✓ Aim to create wealth
- ✓ Get tax free dividends



Birla Sun Life

Tax Relief '96

(An Open ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)



Birla Sun Life
Mutual Fund

Highlights

- Tax benefit under Sec 80C
- Lock in period of 3 years
- Available in SIP and lump sum investment options

Highlights do not indicate assurance of future scheme performance.

Who said a promotion or an appraisal is the only way to increase your monthly take home? Investing in Birla Sun Life Tax Relief '96 (BSL Tax Relief '96) could help you do this as well. You can save up to ₹ 51,912/- per annum in taxes and also aim to create wealth with equity markets! Section 80C of the Income Tax Act, 1961 provides options to save tax by reducing your taxable income by up to ₹ 1.5 Lakh.

Tax saving of ₹ 51,912/- is calculated assuming qualifying amount of deduction is ₹ 1.50 Lakh and investor falls in the top income tax slab of 30% and includes applicable cess. 12% surcharge is also taken into account which is applicable if the income of the investor is over ₹ 1 Crore.

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

Tax Saving: With BSL Tax Relief '96, you can save tax up to ₹ 51,912/- per annum under Section 80C of the Income Tax Act, 1961.

Low lock-in period: Compared to traditional tax saving instruments like Public Provident Fund (PPF), National Savings Certificate (NSC) and bank fixed deposits; the lock-in period of an ELSS scheme is much lower.

Investment Option	Lock-in Period (years)
Public Provident Fund (PPF)	15
National Savings Certificate (NSC)	6
Bank Fixed Deposits	5
Equity Linked Savings Scheme	3

Source: www.moneycontrol.com

PPF: Partial withdrawals are allowed from the 6th financial year, however the full amount can be withdrawn after 15 years.

Aim to create wealth: ELSS are diversified equity schemes and can help you create wealth over the long-term.

Top 10 Portfolio Holdings (As on October 31, 2015)

Issuer	% to Net Assets
Honeywell Automation India Ltd.	6.13%
Sundaram Clayton Ltd.	6.00%
Bayer CropScience Ltd.	4.66%
ICRA Ltd.	4.37%
Kotak Mahindra Bank Ltd.	4.34%
MRF Ltd.	3.64%
Pfizer Ltd.	3.56%
Zee Entertainment Enterprises Ltd.	3.27%
Thomas Cook (India) Ltd.	2.89%
Reliance Industries Ltd.	2.85%

Top 10 Sector Holdings (As on October 31, 2015)

Asset Allocation	% to Net Assets
Banks	15.46
Auto Ancillaries	12.18
Finance	8.89
Pharmaceuticals	8.86
Software	6.63
Industrial Capital Goods	6.26
Cement	5.04
Pesticides	4.66
Consumer Non Durables	4.36
Auto	4.10

Source: mutualfund.birlasunlife.com

Sectors/stocks mentioned above as a part of the portfolio may or may not be a part of the portfolio in future.

Our range of financial solutions

Savings

Regular Income

Tax Saving

Wealth Creation

Our Tax Savings Solutions reduce your tax burden and at the same time, aim to grow your money through equity investments.

The Financial Solution (Tax Savings Solutions) 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.

call 1-800-270-7000

sms TAX to 567679




Birla Sun Life
Mutual Fund

mutualfund.birlasunlife.com

Premium SMS charges apply.

Connect with us on  <https://www.facebook.com/BSLMF>  <https://twitter.com/BSLMF>  <https://www.linkedin.com/company/bslmf>

Tax deduction(s) available u/s 80C of the Income Tax Act, 1961 is subject to conditions specified therein. **Investors are requested to note that Fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future.** Investors are advised to consult their tax advisor in view of individual nature of tax implication.

Scheme:	This product is suitable for investors who are seeking*:	
Birla Sun Life Tax Relief '96 (An Open ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility <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.