



**Aims to achieve the right blend of Growth and Tax Saving**

# **TATA**

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# **TAX SAVING**

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# **FUND**

(An Open-ended Equity Linked Saving Scheme (ELSS) with a compulsory lock in period in 3 years)

## **Tata Tax Saving Fund**

Here is a tax savings opportunity which offers twin benefits: It can save you taxes and also help your investment grow. Now isn't this a great way to make your investments work hard for you while simultaneously offering you tax relief!

One of the basic tenets of investing in equity and equity related products is to think long-term. This holds true even while investing in equity funds. However, intermittent market fluctuations can take its toll on individual investors who lack patience.

Investment in Equity Linked Savings Scheme (ELSS) like Tata Tax Saving Fund (TTSF) offers one such avenue.

## **How much tax can you save?**

Under section 80C of Income tax, an investment of ₹ 1 lakh into an ELSS like Tata Tax Saving Fund qualifies for a commensurate deduction of ₹ 1 lakh from the taxable income irrespective of the income slab. Thus, a person in 30% tax slab can save income tax up to ₹ 30,900 by investing ₹ 1,00,000 in ELSS like Tata Tax Saving Fund.

This applies for all individuals and HUFs for investing in a range of options including ELSSs.

As there are no instrument wise limits, you can now invest ₹ 1 lakh entirely in any ELSS. Tata Tax Saving Fund is one such option for investment.

Investors are advised to consult their tax advisor with respect to the specific tax implications arising by investing in this scheme. Tata Asset Management Limited or Tata Mutual Fund does not guarantee nor does it accept any liability for a different interpretation of the above benefit under Section 80C by the Income Tax Authorities.

### Why invest in Tata Tax Saving Fund?

The Fund offers following benefits:

- ▶▶▶ Tax free growth potential of your valuable savings over the years.
- ▶▶▶ An avenue to save tax effectively.

### Why invest systematically in TTSF?

The Fund offers the facility of a Systematic Investment Plan (SIP) for investors. Investing in a regular and systematic manner does away with the concern of deciding when to invest because you are following the concept of "Rupee Cost Averaging." By this, you can buy more units when the purchase price is low and fewer when the purchase price is high. In this way, the average price per unit over time is what determines your overall return rather than the price you pay for each unit.

### Key features

Investment Pattern: Equity 80% to 100%, Debt & Money Market upto 20%

- Minimum Investment : ₹ 500/-\*
- Investment through SIP : ₹ 500/-
- Additional Investment : ₹ 500/-\*

Entry Load: Nil

Subject to lock-in as per the terms of the scheme. Presently 3 years.

\* ₹ 500 and in multiples of ₹ 500/- thereafter.

### Performance at a Glance (%) CAGR as on Aug 31, 2010

| Since Inception | Last 5 Years | Last 3 Years | Last 1 Year |
|-----------------|--------------|--------------|-------------|
| 22.56(31-04-96) | 11.70        | 6.33         | 21.63       |

Past Performance of the Scheme may or may not be sustained in future. Benchmark Return (SENSEX) Last 1 year 14.71%, Last 3 years 5.46%, Last 5 years 18.14%, Since Inception 12.31%. Dividends assumed to be reinvested. While calculating returns dividend distribution tax is excluded. Returns are given for growth option.

### Dividend History (Dividend Option)

| Dividend (%) | Per unit value<br>(on face value of Rs. 10/-) | NAV (₹)<br>(Date of Declaration<br>of dividend) |
|--------------|---|---|
| 20.00        | 2.00  | 16.8910 (15/06/1999)                            |
| 20.00        | 2.00  | 41.4920 (14/01/2000)                            |
| 10.00        | 1.00  | 23.9770 (10/12/2003)                            |
| 101.00       | 10.10   | 40.1923 (20/10/2005)                            |
| 30.00        | 3.00  | 63.7228 (14/12/2007)                            |
| 30.00        | 3.00  | 44.4002 (04/09/2009)                            |
| 50.00        | 5.00  | 46.9810 (22/01/2010)                            |

Past performance may or may not be sustained in future.

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**Nature & Investment Objective:** An open ended equity linked tax saving scheme (ELSS) with a compulsory lock in period of 3 years. To provide medium to long term capital gains along with income tax relief to its Unitholders, while at all times emphasising the importance of capital appreciation. **Load Structure: Entry Load (including SIP):** Nil. **Exit Load (including SIP):** 3 years Lock in (NIL after 3 years). **Statutory Details: Investment Manager:** Tata Asset Management Ltd. **Trustee:** Tata Trustee Company Ltd. 9th Floor, Mafatlal Centre, Nariman Point, Mumbai - 400 021. **Constitution:** Tata Mutual Fund (TMF) has been set up as a Trust under the Indian Trusts Act, 1882. **Sponsors & Settlers:** Tata Sons Ltd., Tata Investment Corporation Ltd. **Risk Factors:** • All investments in Mutual Fund & securities are subject to market risks & the NAV of the units issued under the schemes can go up or down depending on the factors & forces affecting the capital markets. • Mutual Fund & securities investments are subject to market risks & there can be no assurance & no guarantee that the objectives of the scheme will be achieved • Past performance of the previous scheme, the Sponsors or its group affiliates is not indicative of & does not guarantee the future performance of the schemes • The above is only the name of the scheme & does not in any manner indicate either the quality of the scheme, it's future prospects or the returns • The Sponsors are not responsible or liable for any loss resulting from the operations of the Mutual Fund beyond the contribution of an amount of ₹1 lac made by them towards setting up of the Mutual Fund. Investments in debt securities are subject to interest rate risk, credit risk & liquidity risk • The present scheme is not a guaranteed or assured return schemes • Investment in mutual fund units involves investment risk such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of capital • Kindly refer Scheme Information Document (SID), Statement of Additional Information (SAI) & Key Information Memorandum (KIM) of the scheme for applicable loads. For scheme specific risk factors & other details please read the SID/SAI/KIM of the scheme carefully before investing.