



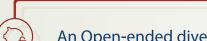


JODI RIGHT TOH FUTURE BRIGHT

Tax Savings and Potential Wealth Creation

Save tax while aiming to create wealth with **Equity Linked Savings Scheme (ELSS).**

What is ELSS?



An Open-ended diversified Equity Mutual Fund

Offers twin benefits of Tax Saving and potential Wealth Creation

Qualifies for tax deduction under Section 80C of Income Tax Act, 1961

Save upto ₹ 46,800 ^ on investment of ₹ 1,50,000

Aims for potential Wealth Creation by investing in the equity market



Calculated at the highest tax slab rate for FY21-22 applicable on investments u/s 80c of Income Tax Act,1961. Surcharge has been ignored for ease of calculation. It is necessary



Benefits of the scheme

Tax Saving

Provides potential Wealth Creation opportunities

Has shorter lock-in period of 3 years

More organised Tax Savings with Systematic Investment Plans

Long Term Capital Gains of up to Rs. 1 lakh are tax-exempt (As per tax laws for FY21-22. Tax laws are subject to change.)

Let's take a closer look at how Tax Saving and Wealth Creation turn into a beneficial jodi through ELSS.



Particulars	Without Tax Saving Investments u/s 80C of Income Tax Act, 1961	With Tax Saving Investments
Gross Total Income	Rs. 12,00,000	Rs. 12,00,000
Exemption u/s 80C	Nil	Rs. 1,50,000
Total Taxable Income	Rs. 12,00,000	Rs. 10,50,000
Tax on Total Income*	Rs. 1,72,500	Rs. 1,27,500
Tax Saved	Nil	Rs. 45,000 + 4% Education Cess = Rs. 46,800

^{*}Tax on Total Income is excluding surcharge and cess

Calculated at the highest tax slab rate for FY21-22 applicable on investments u/s 80c of Income Tax Act,1961. Surcharge has been ignored for ease of calculation. It is necessary to consult tax/financial advisor before making investments in mutual funds. Taxation as per prevailing tax laws. This is for illustration purpose only.

An investor with income of Rs. 12,00,000 can save up to Rs. 46,800* by availing tax deductions under Section 80C of the Income Tax Act, 1961.



You too can make the most of the right jodi of Tax Saving and Wealth Creation by investing in ELSS.



To learn more about Mutual Funds

Visit Download

www.iciciprumf.com IPRUTOUCH App



NOTE:

I. KNOW YOUR CUSTOMER (KYC):

To invest in Mutual Funds, you will need to complete your Know Your Customer (KYC) requirements. You can do so by visiting any AMC branch or nearest Point of Service and submitting the completed KYC Form along with all the required self-attested documents.

Individual investors would be required to submit the following documents -

- A recent passport sized Photograph
- A Proof of identity A copy of your PAN card
- A Proof of Address A copy of your Voter ID card, Passport or Driving License

If you are already KYC Verified and would like to update any of your information, you can submit a completed KYC Details Change Form with the required self-attested documents at your nearest AMC branch or Point of Service.

II. SEBI REGISTERED MUTUAL FUNDS:

We advise investors to make informed decisions and are cautioned to invest only with SEBI registered Mutual Funds. List of Registered Mutual Funds is available at https://www.sebi.gov.in/intermediaries.html III. COMPLAINT REDRESSAL:

For any queries, complaints & grievance redressal you can reach out to us at enquiry@icicipruamc.com or call us on 1800222999. Ifyou are unsatisfied with the resolution or wish to escalate the matter, you may write to Investor Service Officer at servicehead@icicipruamc.com.

For this purpose, Mr. Rajen Kotak is the Investor Relations Officer of the Mutual Fund. He can be contacted at 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai – 400 063. Tel No.:022-2685 2000, FAX No.: 022 -2686 8313. In case the investor is not satisfied with the resolution given by AMC, he can approach SEBI by registering his complaint

on SCORES (SEBI Complaints Redress System) through https://scores.gov.in/scores/Welcome.html

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