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*As per section 63 of ITO 2001



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Disclaimer: All investments in mutual fund are subject to market risks. Past performance is not necessarily indicative of future results. Please read the Offering Document to understand the investment policies, taxation policies and risks involved. Use of the name and logo of Faysal Bank as given above does not mean that it is responsible for the liabilities/obligation of Faysal Funds or any investment scheme managed by it.

Note: As per Section 63 of Income Tax Ordinance, 2001, an eligible person shall be allowed tax rebate on premium/contribution, maximum up to 20% of taxable income at average rate of tax.

Avail Smart Tax Savings with Faysal Funds

Invest in one or more of our funds and claim your Tax Credit amount by simply following the given procedure:

■ As a **Salaried individual**, you can inform your HR or Finance Department about your investments by submitting the account statement to adjust your tax credit amount from the monthly income tax deductions.

■ As a **Non-Salaried individual**, you can adjust your tax payable by showing investment in your wealth statement at the time of Income tax return filing.

The benefits shown in the following tables are calculated as an illustration based on maximum permissible Investments subject to respective income brackets as defined in Income Tax Ordinance, 2001.

SALARIED INDIVIDUALS

Annual Taxable Income (PKR)	Total Tax Liability (PKR)	Effective Tax Rate %	Permissible Investment for Tax Credit (Pension Funds)	Tax Credit (Pension Funds)
1,200,000	30,000	2.50%	240,000	6,000
1,800,000	90,000	5.00%	360,000	18,000
2,500,000	195,000	7.80%	500,000	39,000
3,500,000	370,000	10.57%	700,000	74,000
5,000,000	670,000	13.40%	1,000,000	134,000
8,000,000	1,345,000	16.81%	1,600,000	269,000
12,000,000	2,345,000	19.54%	2,400,000	469,000
30,000,000	7,295,000	24.32%	6,000,000	1,459,000
50,000,000	13,295,000	26.59%	10,000,000	2,659,000
75,000,000	21,420,000	28.56%	15,000,000	4,284,000

NON - SALARIED INDIVIDUALS

Annual Taxable Income (PKR)	Total Tax Liability (PKR)	Effective Tax Rate %	Permissible Investment for Tax Credit (Pension Funds)	Tax Credit (Pension Funds)
600,000	10,000	1.67%	120,000	2,000
1,200,000	70,000	5.83%	240,000	14,000
2,400,000	250,000	10.42%	480,000	50,000
3,000,000	370,000	12.33%	600,000	74,000
4,000,000	620,000	15.50%	800,000	124,000
6,000,000	1,220,000	20.33%	1,200,000	244,000
10,000,000	2,620,000	26.20%	2,000,000	524,000
20,000,000	6,120,000	30.60%	4,000,000	1,224,000
30,000,000	9,620,000	32.07%	6,000,000	1,924,000
50,000,000	16,620,000	33.24%	10,000,000	3,324,000

There is no upper limit defined for taxable income exceeding Rs.6 million (non-salaried individuals). However, for the purpose of calculation different income slabs have been taken as taxable income.

- To avail tax rebate on mutual funds, a minimum investment holding period of two years from the date of investment is required. As per Section 63 of Income Tax Ordinance, 2001, an eligible person shall be allowed tax rebate on premium/contribution, maximum up to 20% of taxable income at average rate of tax.
- To assist you Faysal Funds Tax Calculator is available on our website (www.faysalfunds.com) to calculate tax investible amount and tax credit available.
- Investors are advised to seek independent professional advise in tax matters. Capital gains tax and withholding tax on dividend and bonus units will be charged according to Income Tax Law, if applicable.



SCAN ME

To Invest:

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Rating by VIS
AM2+
 (Very Good Management Quality)