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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 ITO, 2001.

SALARIED INDIVIDUALS				
Annual Taxable Income (PKR)	Total Tax Liability (PKR)	Effective Tax Rate (%)	Permissible Investment for Tax Credit (PKR)	Tax Credit (PKR)
600,001 to 1,200,000	30,000	2.50%	240,000	6,000
1,200,001 to 1,800,000	90,000	5.00%	360,000	18,000
1,800,001 to 2,500,000	195,000	7.80%	500,000	39,000
2,500,001 to 3,500,000	370,000	10.57%	700,000	74,000
3,500,001 to 5,000,000	670,000	13.40%	1,000,000	134,000
5,000,001 to 8,000,000	1,345,000	16.81%	1,600,000	269,000
8,000,001 to 12,000,000	2,345,000	19.54%	2,000,000	390,833
12,000,001 to 30,000,000	7,295,000	24.32%	2,000,000	486,333
30,000,001 to 50,000,000	13,295,000	26.59%	2,000,000	531,800
50,000,001 to 75,000,000	21,420,000	28.56%	2,000,000	571,200

OTHER THAN SALARIED INDIVIDUALS				
Annual Taxable Income (PKR)	Total Tax Liability (PKR)	Effective Tax Rate (%)	Permissible Investment for Tax Credit (PKR)	Tax Credit (PKR)
400,001 to 600,000	10,000	1.67%	120,000	2,000
600,001 to 1200,000	70,000	5.83%	240,000	14,000
12,00,001 to 2400,000	250,000	10.42%	480,000	50,000
24,00,001 to 3,000,000	370,000	12.33%	600,000	74,000
3,000,001 to 4,000,000	620,000	15.50%	800,000	124,000
4,000,001 to 6,000,000	1,220,000	20.33%	1,200,000	244,000
*6,000,001 to 10,000,000	2,620,000	26.20%	2,000,000	524,000
*10,000,001 to 20,000,000	4,720,000	30.60%	2,000,000	612,000
*20,000,001 to 30,000,000	9,620,000	32.07%	2,000,000	641,333
*30,000,001 to 50,000,000	15,420,000	33.24%	2,000,000	664,800

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

- To avail tax credit, a minimum investment holding period of 2 years from the date of investment is required.
- As per Section 62 of the Income Tax Ordinance, 2001 an individual investor of open end mutual (Unit trust schemes) can claim tax credit on investment up to Rs. 2,000,000/- or 20% of individual's taxable income (whichever is lower) on an investment made in Mutual Funds between July 1st and June 30th in each year.
- To assist you Faysal Mutual 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.

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AM2
(Very Good Management Quality)