

TAX BACHAO befikri k sath

UPTO

400%

TAX BACHAO, RETURN BARHAO AAJ SE SAVING KARO

 021-11-11-ISAVE (47283) |  0300-4362224

 www.alhamrafunds.com & www.mcbah.com

Head Office: 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.



Keep your TAX with YOU and grow your Savings TOO!

Don't you want to save more of your hard earned money from taxes? It is simple! When you save through Mutual Funds or Voluntary Pension Schemes (VPS) with MCB-Arif Habib Savings, you get twin benefits of earning returns and reducing your taxes. Therefore, say goodbye to taxes and give more power to your savings. Start investing TODAY!

Find out how:

Call us at **"021-11-11-ISAVE (47283)"** or **SMS "TAX"** to 8622 to speak to one of our Investor Services Officers.

OR

You can also login to isave.mcbah.com and create an account on iSave in a few minutes.

For salaried individuals:

Inform your Human Resources (HR) or Finance Department about your investments and ask them to adjust your tax credit amount from the monthly income tax deductions made from your salary

For self-employed individuals or non-salaried individuals:

When filing your own personal income tax returns, you can adjust your tax payable with tax credit amount

| Assumed Salary per month (Taxable Income) | Applicable Tax rate | Annual Tax Payable | Investment required for tax Credit | | Tax Bachat | | Total Tax Bachat (Tax Credit) |
|--|---------------------|--------------------|---------------------------------------|------------|--------------------------------------|---------------------------|----------------------------------|
| | | | Mutual Funds | VPS | Mutual Fund (as per sec 62) | VPS (as per sec 63) | |
| 75,000 | 1.67% | 15,000 | 180,000 | 180,000 | 3,000 | 3,000 | 6,000 |
| 100,000 | 2.50% | 30,000 | 240,000 | 240,000 | 6,000 | 6,000 | 12,000 |
| 200,000 | 7.50% | 180,000 | 480,000 | 480,000 | 36,000 | 36,000 | 72,000 |
| 250,000 | 9.42% | 282,500 | 600,000 | 600,000 | 56,500 | 56,500 | 113,000 |
| 300,000 | 10.83% | 390,000 | 720,000 | 720,000 | 78,000 | 78,000 | 156,000 |
| 400,000 | 13.13% | 630,000 | 960,000 | 960,000 | 126,000 | 126,000 | 252,000 |
| 500,000 | 14.92% | 895,000 | 1,200,000 | 1,200,000 | 179,000 | 179,000 | 358,000 |
| 600,000 | 16.18% | 1,165,000 | 1,440,000 | 1,440,000 | 233,000 | 233,000 | 466,000 |
| 750,000 | 17.72% | 1,595,000 | 1,800,000 | 1,800,000 | 319,000 | 319,000 | 638,000 |
| 1,000,000 | 19.54% | 2,345,000 | 2,000,000 | 2,400,000 | 390,833 | 469,000 | 859,833 |
| 1,250,000 | 21.13% | 3,170,000 | 2,000,000 | 3,000,000 | 422,667 | 634,000 | 1,056,667 |
| 1,500,000 | 22.19% | 3,995,000 | 2,000,000 | 3,600,000 | 443,889 | 799,000 | 1,242,889 |
| 1,750,000 | 22.95% | 4,820,000 | 2,000,000 | 4,200,000 | 459,048 | 964,000 | 1,423,048 |
| 2,000,000 | 23.52% | 5,645,000 | 2,000,000 | 4,800,000 | 470,417 | 1,129,000 | 1,599,417 |
| 2,250,000 | 23.96% | 6,470,000 | 2,000,000 | 5,400,000 | 479,259 | 1,294,000 | 1,773,259 |
| 2,500,000 | 24.32% | 7,295,000 | 2,000,000 | 6,000,000 | 486,333 | 1,459,000 | 1,945,333 |
| 3,000,000 | 25.26% | 9,095,000 | 2,000,000 | 7,200,000 | 505,278 | 1,819,000 | 2,324,278 |
| 3,500,000 | 25.94% | 10,895,000 | 2,000,000 | 8,400,000 | 518,810 | 2,179,000 | 2,697,810 |
| 4,000,000 | 26.45% | 12,695,000 | 2,000,000 | 9,600,000 | 528,958 | 2,539,000 | 3,067,958 |
| 4,500,000 | 27.03% | 14,595,000 | 2,000,000 | 10,800,000 | 540,556 | 2,919,000 | 3,459,556 |
| 5,000,000 | 27.58% | 16,545,000 | 2,000,000 | 12,000,000 | 551,500 | 3,309,000 | 3,860,500 |
| 5,500,000 | 28.02% | 18,495,000 | 2,000,000 | 13,200,000 | 560,455 | 3,699,000 | 4,259,455 |
| 6,000,000 | 28.40% | 20,445,000 | 2,000,000 | 14,400,000 | 567,917 | 4,089,000 | 4,656,917 |
| 6,500,000 | 28.81% | 22,470,000 | 2,000,000 | 15,600,000 | 576,154 | 4,494,000 | 5,070,154 |
| 7,000,000 | 29.25% | 24,570,000 | 2,000,000 | 16,800,000 | 585,000 | 4,914,000 | 5,499,000 |

Disclaimer: All investments in mutual funds and voluntary pension schemes are subject to market risks. Past performance is not necessarily indicative of the future results. Please read the Offering Document to understand the investment policies and the risks involved. The tax credit information provided in this literature is based on interpretation of the current income tax laws, which to the best of the MCB-AH's understanding is correct. Investors are advised to seek independent advice so as to determine the taxability arising from their investments in units of the collective investments schemes and/or voluntary pension schemes. MCB-AH does not assume any responsibility or liability in this behalf. Capital gain tax and withholding tax on dividend and bonus units will be charged according, if applicable.