



The Lakson Group

Lakson Investments Limited.
Lakson Square, Building No. 2,
Sarwar Shaheed Road,
Karachi-74200, Pakistan

UAN +92.21 111 Lakson
T +92.21 3569.8000
F +92.21 3568.1653
E info@li.com.pk
www.li.com.pk

Choose from a variety of Lakson Funds to avail tax savings:

1. Lakson Money Market Fund
(AA by PACRA)*
2. Lakson Equity Fund
(3 Star by PACRA)*
3. Lakson Income Fund
(A+ by PACRA)*
4. Lakson Asset Allocation Developed Markets Fund
(1 Star by JCR-VIS)*
5. Lakson Asset Allocation Emerging Markets Fund
(1 Star by JCR-VIS)*
6. Lakson Asset Allocation Commodities Fund
(1 Star by JCR-VIS)*

Notes:

1. If the investment is redeemed within 1 year, Capital Gains Tax shall be deducted as per law.
2. To avail tax savings investor must maintain the investment for two years.

Contact us today to schedule a free, no-obligation financial consultation.

111-525-766

www.li.com.pk

Risk Disclosure:

All investments in mutual funds are subject to market risks. The NAV of funds may go up and down as per market conditions. Past performance is not necessarily indicative of future results. Please read the Offering Document and Trust Deed of the underlying funds to understand the investment policies and the risk involved. Kindly consult your tax advisor about the admissibility of the tax credit before making any decision. Neither the Management Company nor the Trustee takes any responsibility in this behalf.

Rated "AM2-" by PACRA



LAKSON INVESTMENTS
WE MANAGE YOUR MONEY, AS WE MANAGE OUR OWN

Tax Rebate Calculations According to Income Tax Policy FY 15-16

S.No.	Taxable Income Slab (Per Annum)	Tax Rate	Annual Taxable Income	Investment amount to claim Maximum Tax credit	Income Tax	Average Tax Rate	Tax Rebate	Effective Tax Rate	Fund's Return LMMF**	Estimated Profit on investment	Amount	Total Return from Investment in Lakson Investment
For Salaried Individuals												
1	Rs. 400,001 to Rs. 500,000	2% of the amount exceeding Rs. 400,000	500,000	100,000	2,000	0.40%	400	0.32%	6.00%	6,000	6,400	6.40%
2	Rs. 500,001 to Rs. 750,000	Rs. 2,000 + 5% of the amount exceeding Rs. 500,000	750,000	150,000	14,500	1.93%	2,900	1.55%	6.00%	9,000	11,900	7.93%
3	Rs. 750,001 to Rs. 1,400,000	Rs. 14,500 + 10% of the amount exceeding Rs. 750,000	1,400,000	280,000	79,500	5.68%	15,900	4.54%	6.00%	16,800	32,700	11.68%
4	Rs. 1,400,001 to Rs. 1,500,000	Rs. 79,500 + 12.5% of the amount exceeding Rs. 1,400,000	1,500,000	300,000	92,000	6.13%	18,400	4.91%	6.00%	18,000	36,400	12.13%
5	Rs. 1,500,001 to Rs. 1,800,000	Rs. 92,000 + 15% of the amount exceeding Rs. 1,500,000	1,800,000	360,000	137,000	7.61%	27,400	6.09%	6.00%	21,600	49,000	13.61%
6	Rs. 1,800,001 to Rs. 2,500,000	Rs. 137,000+17.5% of the amount exceeding Rs. 1,800,000	2,500,000	500,000	259,500	10.38%	51,900	8.30%	6.00%	30,000	81,900	16.38%
7	Rs. 2,500,001 to Rs. 3,000,000	Rs. 259,500 + 20% of the amount exceeding Rs. 2,500,000	3,000,000	600,000	359,500	11.98%	71,900	9.59%	6.00%	36,000	107,900	17.98%
8	Rs. 3,000,001 to Rs. 3,500,000	Rs. 359,500 + 22.5% of the amount exceeding Rs. 3,000,000	3,500,000	700,000	472,000	13.49%	94,400	10.79%	6.00%	42,000	136,400	19.49%
9	Rs. 3,500,001 to Rs. 4,000,000	Rs. 472,000 + 25% of the amount exceeding Rs. 3,500,000	4,000,000	800,000	597,000	14.93%	119,400	11.94%	6.00%	48,000	167,400	20.93%
10	Rs. 4,000,001 to Rs. 7,000,000	Rs. 597,000 + 27.5% of the amount exceeding Rs. 4,000,000	7,000,000	1,400,000	1,422,000	20.31%	284,400	16.25%	6.00%	84,000	368,400	26.31%
11	Rs. 7,000,000 and above	Rs. 1,422,000 + 30% of the amount exceeding Rs. 7,000,000	10,000,000	1,500,000	2,322,000	23.22%	348,300	19.74%	6.00%	90,000	438,300	29.22%

For Non-salaried Individuals

1	Rs. 400,001 to Rs. 500,000	7% of the amount exceeding Rs. 400,000	500,000	100,000	7,000	1.40%	1,400	1.12%	6.00%	6,000	7,400	7.40%
2	Rs. 500,001 to Rs. 750,000	Rs. 7,000 + 10% of the amount exceeding Rs. 500,000	750,000	150,000	32,000	4.27%	6,400	3.41%	6.00%	9,000	15,400	10.27%
3	Rs. 750,001 to Rs. 1,500,000	Rs. 32,000 + 15% of the amount exceeding Rs. 750,000	1,500,000	300,000	144,500	9.63%	28,900	7.71%	6.00%	18,000	46,900	15.63%
4	Rs. 1,500,001 to Rs. 2,500,000	Rs. 144,500 + 20% of the amount exceeding Rs. 1,500,000	2,500,000	500,000	344,500	13.78%	68,900	11.02%	6.00%	30,000	98,900	19.78%
5	Rs. 2,500,001 to Rs. 4,000,000	Rs. 344,500 + 25% of the amount exceeding Rs. 2,500,000	4,000,000	800,000	719,500	17.99%	143,900	14.39%	6.00%	48,000	191,900	23.99%
6	Rs. 4,000,001 to Rs. 6,000,000	Rs. 719,500 + 30% of the amount exceeding Rs. 4,000,000	6,000,000	1,200,000	1,319,500	21.99%	263,900	17.59%	6.00%	79,170	343,070	28.59%
7	Rs. 6,000,000 and above	Rs. 1,319,500 +35% of the amount exceeding Rs. 6,000,000	10,000,000	1,500,000	2,719,500	27.20%	407,925	23.12%	6.00%	90,000	497,925	33.20%

*As per Section 62 of Income Tax Ordinance, 2001, an individual investor can claim tax credit on his / her investment in an open end mutual fund at average rate of tax applicable to his / her income. The tax credit is calculated on amount of investment in mutual funds or 20% of annual taxable income or Rs. 1,500,000/- whichever is lower.

Investments are a part of any solid financial plan. At Lakson Investments, we offer the benefit of our experience, education and professional training to help you reach your financial goals.

A significant amount of your earning is usually eaten away by taxes. To ensure you keep more of what you make, tax planning becomes imperative. Our professional, operational and business resources enable us to offer clients a variety of Lakson Funds.

An investment in any Lakson Fund will allow an individual to save taxes and earn tax free returns. Under the applicable tax laws, no tax is applicable on returns on an investment if a mutual fund is held for more than 4 years.

An individual can start investing in Lakson Funds with as low as PKR 1,000.

Use the tax table to calculate your tax.

**Average return of 6% is assumed.