

Is your tax saving scheme only saving tax?

Now with a New Benefit

① SAVE TAX

② GROW YOUR MONEY

③ CRITICAL ILLNESS INSURANCE

Birla Sun Life Tax Relief '96

An open ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years.



Birla Sun Life
Mutual Fund

World's 3rd Best Equity Fund

Ranked 3rd among Top Performing
Equity Funds in the World by
Lipper Equity Funds (6302 funds),
10 yrs ended 31 Dec 07

Past performance is no guarantee
of future results. For ranking
methodology, please see overleaf.

Why settle for tax savings alone when you can get a lot more.

With Birla Sun Life Tax Relief '96 (BSL Tax Relief '96), you not only **save taxes up to Rs. 33,990** under section 80 C of the Income Tax Act, 1961; you also get the opportunity to **grow your money, earn dividends** and **get critical illness insurance** of up to Rs. 10 lac. right up to the age of 55 yrs.

Why settle for anything less?

Tax savings of Rs. 33,990 is calculated assuming qualifying amount of deduction is Rs. 1 lac & taxable income > Rs. 10 lac. & includes applicable surcharge & education cess.

Grow Your Money

Grow your money with the World's 3rd Best Equity Fund: BSL Tax Relief '96 has been ranked as world's 3rd best equity fund by Lipper for its **consistent performance** for the last 10 yrs ended December 31, 2007 .

Attractive dividends: Since its inception on 29th March 1996, BSL Tax Relief '96 has declared **2160% dividends**.

Had you invested **Rs 1 Lac** on
29th March 1996, you would have earned
Rs. 21.6 Lac in
Tax – free dividends alone!!!

Dividend History since inception								
Dividend Date	5/05/00	10/03/04	27/04/06	08/12/06	19/01/07	16/03/07	25/03/08	27/06/08
Dividend (Rs. / unit)	30.00	10.00	50.00	25.00	26.00	50.00	20.00	5.00
Cum Dividend NAV (Rs. / unit)	101.99	125.37	224.51	193.94	176.54	134.27	106.74	71.86

Dividends mentioned above were on a face value of Rs. 10/unit. After payment of dividend, NAV will fall to the extent of the payout and statutory levy, if any. Past performance is no guarantee of future results.

Now with a New Benefit

Critical Illness Insurance

Investing in BSL Tax Relief '96 also gives you **insurance of upto Rs. 10 Lac** till the age of 55 yrs against 9 critical illnesses like Heart Attack, Kidney Failure, Bypass Surgery etc.

Key Features

- **Eligibility:** Ages 18 - 45 years
- **Minimum Application Amount:** Rs. 10,000/-
- **Installment Frequency:** Yearly (Through ECS Only)
- **Insurance Cover:** Upto 10 times of yearly installment
- **Critical Illnesses Insured:**
 - ♦ Heart Attack (Myocardial Infarction)
 - ♦ Bypass Surgery (Coronary Artery by Pass Graft Surgery)
 - ♦ Major Organ Transplant
- **Insurance Cover Validity:** Upto 55 years.

Yearly installment of Rs. 1 lac	Gives you a Critical Illness Insurance of ...
Year 1	2 x 1 lac = 2 lac
Year 2	3 x 1 lac = 3 lac
Year 3	4 x 1 lac = 4 lac
Year 4	5 x 1 lac = 5 lac
Year 5 onwards, till 55 years	10 x 1 lac = 10 lac

- ♦ Kidney Failure (End Stage Renal Failure)
- ♦ End stage Liver disease
- ♦ Heart Valve Replacement
- ♦ Cancer
- ♦ Paralysis
- ♦ Stroke

Insurance Cover is valid upto 55 years, provided at least 3 yearly installment are made (incl. 1st installment) & investor does not redeem / switch out / transfer his/her investments. Make sure you fill the Good Health Declaration Section, SIP Application Form and read the Terms & Conditions attached with this form.

FOR MORE INFORMATION CONTACT :



306, Bussa Udyog Bhavan T J Road, Sewri (W) Mumbai - 400 015.
Dir No. 022 - 66157495 Tel. No. 022 - 24154343 Fax No. 022 - 24153521
E-mail : mfdesk@yscapital.com Url : www.yscapital.com

Award methodology: CNBC TV18 Crisil Mutual Fund House of the Year: Birla Sun Life Mutual Fund, Category - Mutual Fund House of the Year, out of 26 Fund houses. Fund Houses winning at least two awards for their schemes in the category level awards for 2007 were considered for the award based on consistency of fund house's performance across various scheme categories in the four quarterly CRISIL CPR rankings released during the calendar year 2007. The individual CRISIL CPR ranks for their schemes were aggregated on a weighted average basis to arrive at the final ranks for fund houses. Detailed methodology available at www.crisil.com.

Lipper Ranking: Birla Sun Life Tax Relief '96 (BSLTR'96): 3rd Rank (Top Performing Equity funds in the world) - 10 yr performance (1997 - 2007), Equity Funds, No. of Schemes: 6302. BSLTR'96 has been ranked 3rd among the top 100 equity funds in the world on the basis of Consistent Return (Effective Return) value. Entry / Exit load not considered. Ranking source: Lipper - A Reuter Co. Past performance is no guarantee of future results.

Disclaimers: Investors are requested to refer to the complete terms and conditions for Yearly SIP with Critical Illness Insurance before availing the same. Regular Investment without Critical Illness Insurance also available. BSLAMC reserves a right to modify/terminate the said Group Critical Illness Insurance on a prospective basis for new as well as for existing customers, with a notice of 30 days.

Statutory Details: Constitution: Birla Sun Life Mutual Fund has been set up as a Trust under the Indian Trust Act, 1882. Sponsors: Aditya Birla Nuvo Limited & Sun Life (India) AMC Investments Inc [Liability restricted to seed corpus of Rs. 1 Lac]. Trustee: Birla Sun Life Trustee Company Pvt. Ltd. Investment Manager: Birla Sun Life Asset Management Company Ltd. Scheme Classification, Objective and Load Structure: Birla Sun Life Tax Relief '96: (An Open ended Equity Linked Savings Scheme) with a lock in of 3 yrs from date of allotment with the objective of long term growth of capital through a portfolio with a target allocation of 80% equity, 20% debt and money market securities. Load Structure (Incl. SIP transactions) Entry Load: For Purchase / Switch-in of units less than Rs. 5 crores in value: 2.25%. For Purchase / Switch-in of units equal to or greater than Rs. 5 crores in value: Nil. For Direct Applications: Nil. Exit Load: Nil. Load Structure for Yearly SIP with Critical Illness Insurance: Entry Load: For Purchase of units under Yearly SIP with Critical Illness Insurance: 2.50% of the applicable NAV. For Direct Applications: Nil. Exit Load: Nil. Risk Factors: Mutual Funds & securities investments are subject to market risks & there can be no assurance or guarantee that the objective of the Scheme will be achieved. As with any investment in securities, the NAV of the Units issued under the Scheme may go up or down depending on the various factors & forces affecting capital markets & money markets. Past performance of the Sponsor / Investment Manager / Mutual Fund does not indicate the future performance of the Scheme & may not necessarily provide a basis of comparison with other investments. The name of the Scheme does not, in any manner, indicate either the quality of the Scheme or its future prospects or returns. Unitholders in the Scheme are not being offered any guaranteed/assured returns. The Group Critical Illness Insurance will be governed by the terms, conditions and exclusions of the insurance policy with the relevant Insurance Company as determined by the Birla Sun Life Asset Management Co. Ltd.. Insurance is subject matter of solicitation. For further Scheme Specific Risk Factors & other details please read the Offer Document available at Investor Service Centres and with Distributors carefully before investing.

