

## Edelweiss Long Term Equity Fund (Tax Savings)

(An open-ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

Edelweiss Long Term Equity Fund (Tax savings) is an Equity Linked Savings Scheme (ELSS) that aims to generate long term capital growth from a diversified equity portfolio and enables investors to avail a deduction from total income, as permitted under the Income Tax Act, 1961.

The other popular invested tax saving options is PPF. In comparison, ELSS offers more benefit with respect to performance, Lock-in period. The following is the comparison:

	ELSS	PPF
<b>About</b>	Diversified scheme offered by Mutual Fund	Traditional Govt backed investment
<b>Tax Efficiency</b>	Yes	Yes
<b>Potential Returns</b>	High – Equity compounds over the long term	Moderate – Fixed by Govt every quarter.
<b>Risk</b>	Higher	Low
<b>Lock-in period</b>	3 years	15 years

## Performance – Edelweiss Long Term Equity Fund vs PPF

Date	Deposit (Rs.)	Total Investment (Rs.)	PPF (Rs.)	Edelweiss Long Term Equity Fund (Tax Savings) (Rs.)
31-Mar-09	1,50,000	1,50,000	1,50,000	1,50,000
31-Mar-10	1,50,000	3,00,000	3,12,000	3,97,415
31-Mar-11	1,50,000	4,50,000	4,86,960	5,83,873
31-Mar-12	1,50,000	6,00,000	6,76,891	7,32,959
31-Mar-13	1,50,000	7,50,000	8,86,457	9,32,385
31-Mar-14	1,50,000	9,00,000	11,13,579	12,69,136
31-Mar-15	1,50,000	10,50,000	13,60,460	20,18,752
31-Mar-16	1,50,000	12,00,000	16,28,820	20,39,538
31-Mar-17	1,50,000	13,50,000	19,09,940	26,15,799
31-Mar-18	1,50,000	15,00,000	22,08,534	30,91,814
31-Mar-19	1,50,000	16,50,000	25,33,008	32,94,319
31-Mar-20	1,50,000	18,00,000	28,83,875	26,48,774
31-Mar-21	1,50,000	19,50,000	32,38,630	45,60,137
31-Mar-22	1,50,000	21,00,000	36,18,573	56,12,269
Value as on 31 <sup>st</sup> March 2022			<b>36,18,573</b>	<b>56,12,269</b>

**Investing in Edelweiss ELSS has resulted into 1.55x times better returns than investing in PPF.**

**Note:**

Average interest rates for 4 quarters have been considered - FY10- 8%, FY11- 8%, FY12- 8.20%, FY13- 8.80%, FY14- 8.70, FY15- 8.70%, FY16- 8.70%, FY17- 8.05%, FY18- 7.78%, FY19- 7.90%, FY20- 7.93%, FY21- 7.10%, FY22- 7.10%.

Year-end balance has been arrived at by adding interest at the rates notified from time to time. All dividends declared prior to the splitting of the Scheme into dividend and growth options are assumed to be reinvested in the units of the Scheme at the then prevailing NAV (ex-dividend NAV). **Unlike PPF, investments in Mutual Funds are subject to market risks. There is no guarantee that the performance will be replicated in coming years**

Performance as on 30<sup>th</sup> Nov 2022

Period	Scheme – Regular Plan		Benchmark (Nifty 500 TR Index)		Additional Benchmark (Nifty 50 TR Index)	
	Returns*	Value of Rs. 10,000 invested	Returns*	Value of Rs. 10,000 invested	Returns*	Value of Rs. 10,000 invested
1 Year	7.91%	10,791	10.20%	11,020	11.93%	11,193
3 Years	15.74%	15,516	18.83%	16,795	17.22%	16,123
5 Years	9.48%	15,729	13.03%	18,456	14.32%	19,529
Since Inception	15.48%	74,180	16.23%	81,224	15.51%	74,506

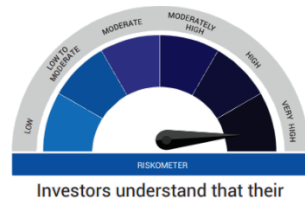
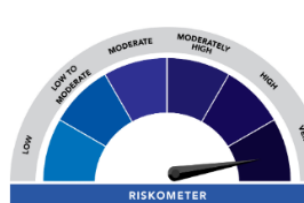
Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.  
 \*CAGR Return.

The scheme is currently managed by Trideep Bhattacharya (Managing this fund from Dec 24, 2021) and Mr. Ashwani Agarwalla (Managing this fund from June 15, 2022). Please refer page no. 57-58 of latest factsheet for name of the other schemes currently managed by the Fund Managers and relevant scheme for performance. [Link](#)

## Risk-o-meter

## Edelweiss Long Term Equity Fund

(An open-ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

<p>This product is suitable for investors who are seeking*</p>	<p><b>Risk-o-meter</b></p>  <p>Investors understand that their principal will be at Very High Risk</p>	<p><b>Benchmark Risk-o-meter</b></p> 
<ul style="list-style-type: none"><li>• To create wealth in the long term</li><li>• Investment in equity and equity-related securities that will be locked-in for the first three years</li></ul>		
<p>* Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>		

## Disclaimer:

This document is for information purposes and private circulation only and is not an offer to sell or a solicitation to buy any mutual fund units / securities or to have business relations with Sponsor/ AMC/ Trustee Company and its associates or Edelweiss Mutual Fund. These views alone are not sufficient and should not be used for the development or implementation of an investment strategy. All opinions, figures and estimates included in this document (unless as specified in the document) are as of this date and are subject to change without notice. It should not be construed as investment advice to any party. Neither Sponsor/ AMC/ Trustee Company and its associates nor Edelweiss Mutual Fund or any person connected with it, accepts any liability arising from the use of this information. Utmost care has been exercised while preparing the document, and Sponsor/ AMC/ Trustee Company and its associates or Edelweiss Mutual Fund does not warrant the completeness or accuracy of the information and disclaims all liabilities, losses and damages arising out of the use of this information. The recipient of this material should rely on their investigations and take their own professional advice. Investment decisions of the AMC may not always be profitable.

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**

## Note:

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