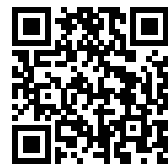


IDLC Asset Management Limited

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Know more about "IDLC INCOME FUND" here:
https://aml.idlc.com/income_fund.php

Statutory Disclaimer:

Mutual Fund investments are subject to market risks. Read the Fund's Prospectus and offer documents carefully before investing.



- সর্বোচ্চ ট্যাক্স রিবেট
- সরকারি সিকিউরিটিজ এ বিনিয়োগ
- নিয়মিত ভালো রিটার্ন

WHAT IS "IDLC INCOME FUND"?

- It is an open end mutual fund that invests in fixed income securities e.g. government securities/ government-backed securities, bonds, debentures, money market instruments and IPOs.
- 40.0%-60.0% of the fund will be invested in government securities which are deemed to be credit risk-free.
- Investment made in IDLC Income Fund is fully eligible for tax rebate.
- The fund is suitable for Investors who are looking for tax efficient investment tool with regular, stable return and comparatively lower risk than equity oriented schemes.
- **IDLC Income Fund** is designed to cater lower investment risk maintaining the optimum balance of yield, safety and liquidity.

WHAT PROBLEM DOES "IDLC INCOME FUND" SOLVE?

IDLC Income Fund is a combination of capabilities that can provide maximum TAX savings and a regular, stable return.

- It can save 15% TAX by delivering maximum TAX rebate.
- Capable of yielding a regular, stable return to ensure growth of your money.
- It does not have any limit in terms of TAX eligible investment for TAX rebate.
- All other options including Sanchaypatra, DPS have ceilings in terms of TAX eligible investment and FDR is not eligible for TAX rebate.

POSSIBLE INVESTMENT SPACES FOR "IDLC INCOME FUND"

Government Securities	Corporate Bonds	FDRs	IPOs
<ul style="list-style-type: none"> • Treasury Bills and Treasury Bonds of different maturities • Other Govt. Securities /Govt. Backed securities 	<ul style="list-style-type: none"> • Listed/private issued Corporate Bonds with high credit rating. 	<ul style="list-style-type: none"> • Fixed Deposits in well governed financial intermediaries 	<ul style="list-style-type: none"> • Companies collecting funds from primary market

COMPARATIVE TAX ADVANTAGE OVER OTHER OPTIONS

IDLC INCOME FUND does not have any limit in terms of TAX-eligible investment for TAX rebate. Whereas, other options like National Savings Certificate (NSC) or Sanchaypatra (up to BDT 1.0 crore), DPS (up to BDT 60,000), Insurance (10% of yearly premium) have limits as TAX eligible investments.

So, in a scenario where one still has investment limit with NSC (Sanchaypatra), both Sanchaypatra and IDLC INCOME FUND offer the same tax benefit.

But, in a scenario where one does not have investment limit with Sanchaypatra, IDLC INCOME FUND gives significantly more tax rebate!

ONBOARDING PROCESS AND LIST OF REQUIRED DOCUMENTS



Invest in IDLC INCOME FUND-online or offline

Online: Visit <https://amldfs.idlc.com/OnlineOnboarding> or simply scan the QR code

Offline: Just fill up the Account Opening Form and submit with required documents

Required Documents	For IDLC INCOME FUND	For BO Account (if required)	NOTE
Applicant's NID / Passport copy	1	1	Applicant's wet signatures are required on relevant documents and on the back of photos for submission of hardcopies
Nominee's NID / Passport copy	1	1	
Applicant's Passport-size Photo	1	1	
Nominee's Passport-size Photo	1	1	
Applicant's E-TIN Certificate copy	1	1	
Copy of cheque leaf of bank account	1	1	
Investment Amount / Account Opening Fee	BDT 5,000 (or multiple)	BDT 1,000	

The Fund offers lowest Management Fee (0.70% compared to up to 2.25% of other funds) and lowest Total Expense Ratio (1.85% compared to up to 4.0% of other funds) to facilitate optimized return for the investors.

EXIT LOAD:

There is an "Exit Load" for redemption before 1 year. The investors would be charged exit load for early redemption in the following manner:

Holding Period	Exit Load (%) on NAV
Less than 90 days	2.0%
90 days - less than 180 days	1.5%
180 days - less than 360 days	1.0%