

NBP Fund Management Limited

SAVE TAXES AND PLAN FOR YOUR COMFORTABLE ETIREMEN'

ON YOUR INVESTMENT



Understanding Tax Savings



Mr. Adil's gross salary is Rs. 3 Lacs per month. His annual taxable income including benefits* is Rs. 52 Lacs



His annual income tax would have been Rs. 8 Lacs 05 Thousand



Mr. Adil is smart. He invested Rs. 1 Million** in Pension Fund offered by NBP Funds

Through his Smart & Easy Savings Mr. Adil saved Rs. 154,808 of his income tax liability.

Illustration of Tax Credit on Investment in Voluntary Pension Schemes (VPS)

Annual Taxable Income	Tax Amount (as per Tax Law)	Required Investment in VPS**	Total Tax Credit (Savings) through VPS**	
Α	В	$C = A \times 20\%$	D = B x 20%	E = (D / C) x 100
2,400,000	165,000	480,000	33,000	6.9%
3,600,000	405,000	720,000	81,000	11.3%
6,000,000	1,005,000	1,200,000	201,000	16.8%
12,000,000	2,955,000	2,400,000	591,000	24.6%
20,000,000	5,755,000	4,000,000	1,151,000	28.8%
50,000,000	16,255,000	10,000,000	3,251,000	32.5%
2,400,000	270,000	480,000	54,000	11.3%
3,000,000	405,000	600,000	81,000	13.5%
4,000,000	680,000	800,000	136,000	17.0%
6,000,000	1,330,000	1,200,000	266,000	22.2%
20,000,000	6,230,000	4,000,000	1,246,000	31.2%
50,000,000	16,730,000	10,000,000	3,346,000	33.5%

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FOR MORE INFORMATION & INVESTMENT











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Tax rates are for FY 2022-23; *Benefits eligible for annual taxable income (as per Income Tax Ordinance 2001) other than gross salary are assumed at 45% of annual gross salary. **Voluntary Pension Schemes (VPS) / Pension Funds: Investment amount eligible for tax credit is up to 20% of taxable income. Pre-mature withdrawal from Pension Fund is subject to tax. Lump sum withdrawal in excess of 50% at or after retirement age will be subject to tax; Taxation: Please refer to the Income Tax Ordinance 2001, Section 63, and Clause 23 A of Part 1 of Second Schedule to understand the Tax Law fully and the terms and conditions that apply ***As per Finance Act 2022, VPS participants can redeem 50% of contribution Tax Free after the retirement or 25 years of first contribution, the remaining 50% will be taxed at average rate of last 3 Years Tax return. Disclaimer: All investments in Mutual Funds and Pension Funds are subject to market risks. Past performance is not necessarily indicative of future results. Please read the Offering Documents of the Funds to understand the investment policies and risk involved. NBP Funds or any of its sales representative cannot guarantee preservation / protection of capital and / or expected returns / profit on investments. The use of the name and logo of National Bank of Pakistan does not mean that it is responsible for the liabilities/ obligations of the Company (NBP Fund Management Limited) or any investment scheme managed by it.

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ON YOUR INVESTMENT

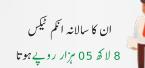
WITHDRAWAL AT RETIRMENT

فیس میں بیت کی مثال

پينش وزر ميں گا

عادل صاحب اسارٹ ہیں۔ این بی پی فنڈز کے یبنش فنڈ میں 10 لاکھ روپے، انویسٹ کیے ہیں

سالانه قابل





عادل صاحب کی ماہانہ تنخواہ 3 لاکھ روپے ہے۔ اور ان کی قابل ٹیس سالانہ آمدنی بشمول فوائڈ*



اپی اسارٹ اور ایزی سیونگز کے ذریعے عادل صاحب نے 154,808 روپے انکم نیکس کے واجبات میں سے بچائے

یبیش فنڈز میں سرمایہ کاری کے ذریعے طیس میں بچت کی مثال

سالانه کابل میس آمدنی	یس تی رقم (ٹیکس قانون کے مطابق)	مطلوبه سرمایه کاری	منیک کو ماریش کی ماریش کر ماریش کرداری ماریش کر ماریش کرداریش ک	
Α	В	$C = A \times 20\%$	D = B x 20%	E = (D / C) x 100
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مزید معلومات اور سرمایه کاری کے کیئے

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تیں رہے برائے مالی سال 2023-2022-* ساانہ قابل محصول آمدنی (انتم تیکس آرڈینٹس 2021 کے مطابق کے مستقق فواقد مجموع شخواہے غلاوہ 185 فیصد فرض کیتے تھے ہیں۔ * * جینٹن فٹڑز: ٹیکس کرٹیٹ کے لئے مرمایہ کاری کی حد قابل ٹیکس آمدنیٹ کے بیٹن 30 فیصد نے ایوہ چین ہے ہے۔ کا مطاب کے بعد سال کے بعد الاستان الموری کے مطابق 150 کے مطابق 2022 کے مطابق 2028 کے مطابق 2028