

# THIS TAX SEASON, GO BEYOND TAX DEDUCTIONS

Tax saving is not limited to the deductions available under Section 80C or 80D of the IT Act. It's also about choosing regular investments that don't increase your Tax liability. Let's have a look:



**1-YEAR WAIT:** If you wait for 365 days to sell Equity Fund or your stock holdings, you can pocket the profits without paying any Tax. Long-term capital gains on Equity is Tax-free.



**FIXED TAX OF 15%:** Even if you choose to sell before 365 days, you pay a fixed Tax rate of 15%. This could be beneficial for those in the higher Tax brackets.



**ADJUST FOR INFLATION:** If you sell Debt Fund holdings after 3 years, you can adjust your gains for inflation. This lowers your profit from a Tax point of view and reduces your Tax liability. This isn't possible with Fixed Deposits-you pay the income Tax rate.



**TAX-FREE SWITCHING:** If you invest in ULIPs, you can move your funds between Equity and Debt whenever you want. The best part-there is no Tax liability even if it's a short-term holding.