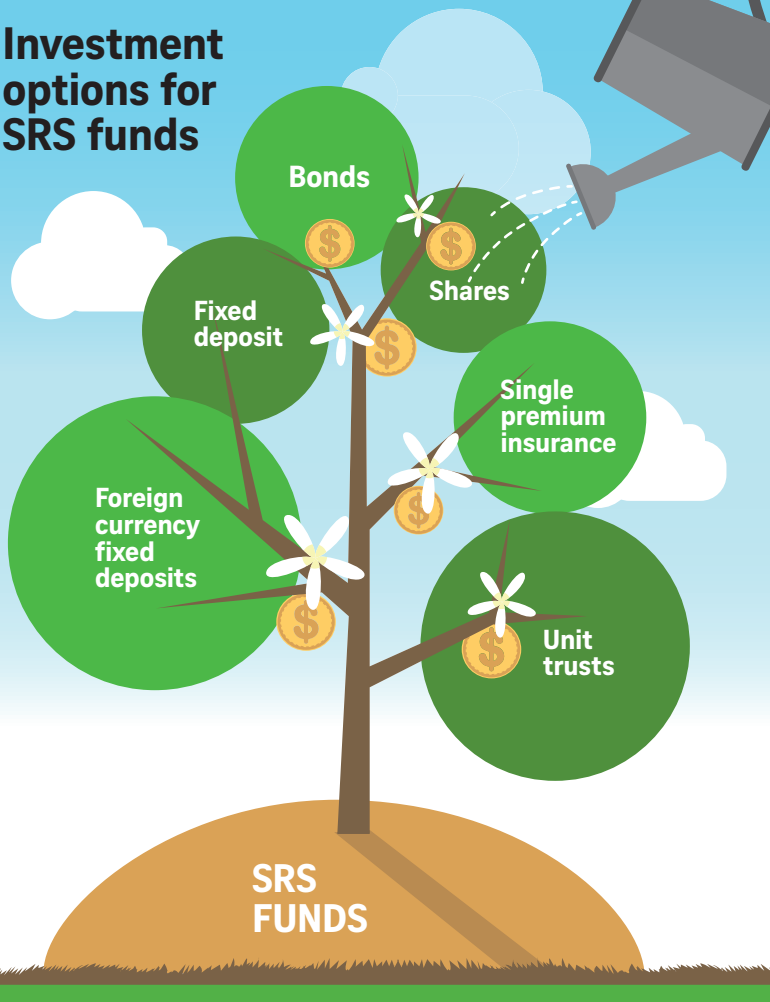


Investment options for SRS funds



At a glance – tax savings from SRS contributions

| | | |
|---|-------------------------------------|-----------------|
| Employment income | \$102,000 | |
| Less: Personal Reliefs (Earned income, CPF, Qualifying child, Parent, and so on) | \$31,500 | |
| | Without SRS | With SRS |
| SRS contribution | – | \$15,300 |
| Total relief | \$31,500 | \$46,800 |
| Chargeable income | \$70,500 | \$55,200 |
| Total tax | \$2,685 | \$1,614 |
| Potential tax savings | \$1,071 (40% tax savings) | |

Note: There is an overall personal income tax relief cap of \$80,000.