

# Taurus Tax Shield

**TAURUS**  
Mutual Fund

**Save tax with**

**TAURUS TAX SHIELD**

An open-end equity linked saving scheme

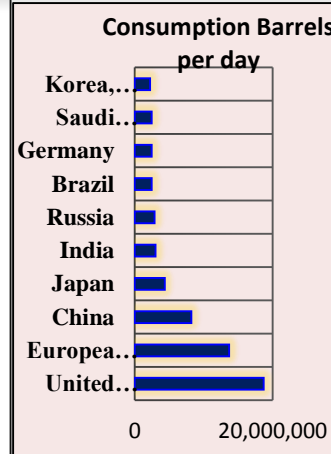
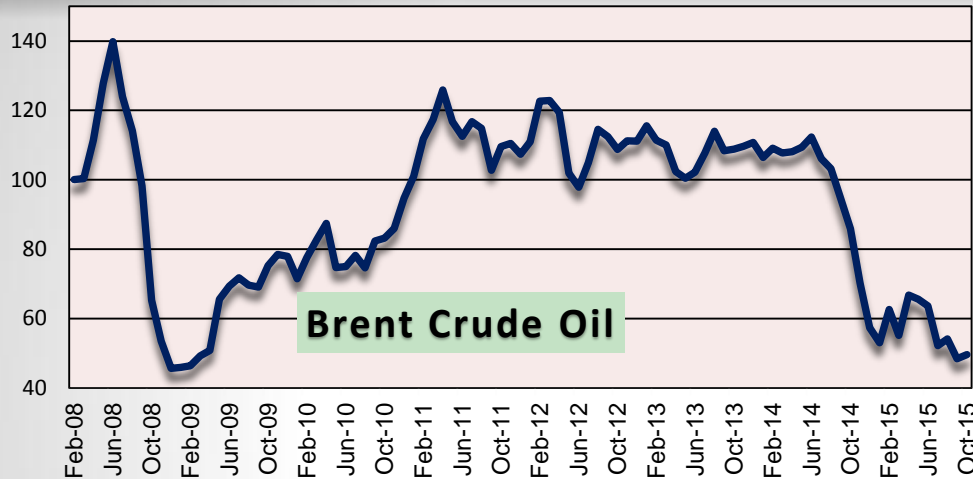


- Indian Economy in a Sweet Spot
- Winds of Change through Recent Initiatives of Govt...More to Come
- MidCap Story
- Why Equity
- Our Investing Strategy
- Market Wrap and Outlook

# Economy in a Sweet Spot

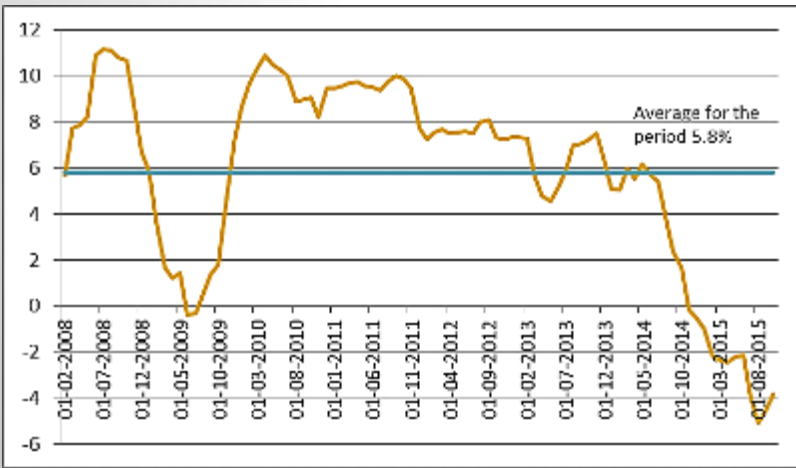
- ❖ **GDP growth is up and inflation is down**
- ❖ **Foreign investment is up and the Current Account Deficit is down.**
- ❖ **Tax revenues are up and interest rates are down.**
- ❖ **The fiscal deficit is down and the rupee is stable as against other emerging markets.**

# Crude Fall ...a boon in disguise

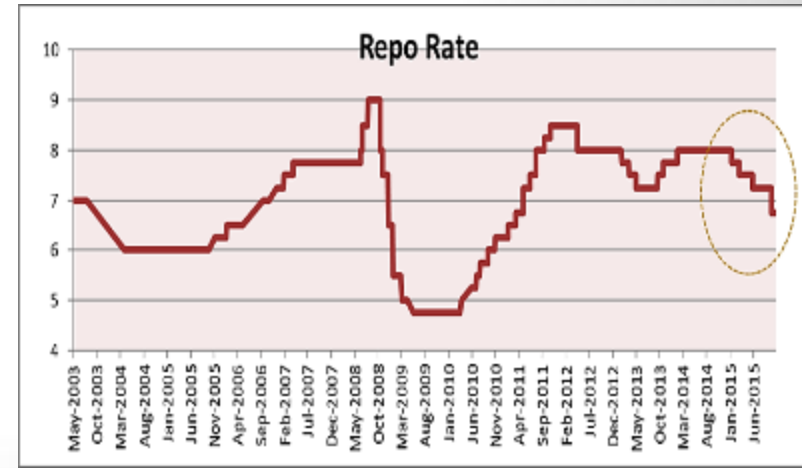


*India imports more than two-thirds of its requirement, which constitutes around 30 percent of total imports. A fall of one-dollar in the price of oil saves the country about Rs 40 billion. (source Zee News Jan 2015)*

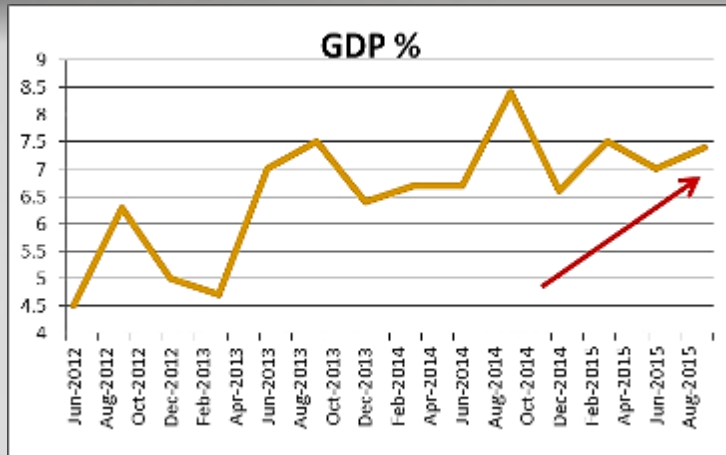
Source CIA Worldbook



←  
*Fall in Inflation leading to much needed fall in Interest rates*  
→

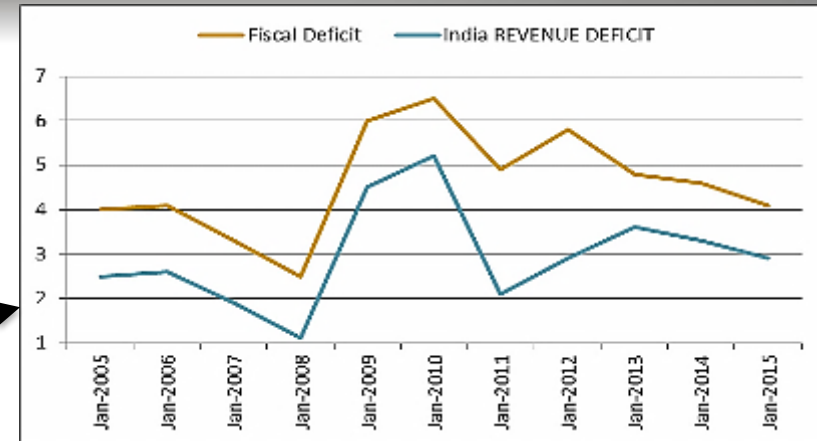


# Gradual but Improving

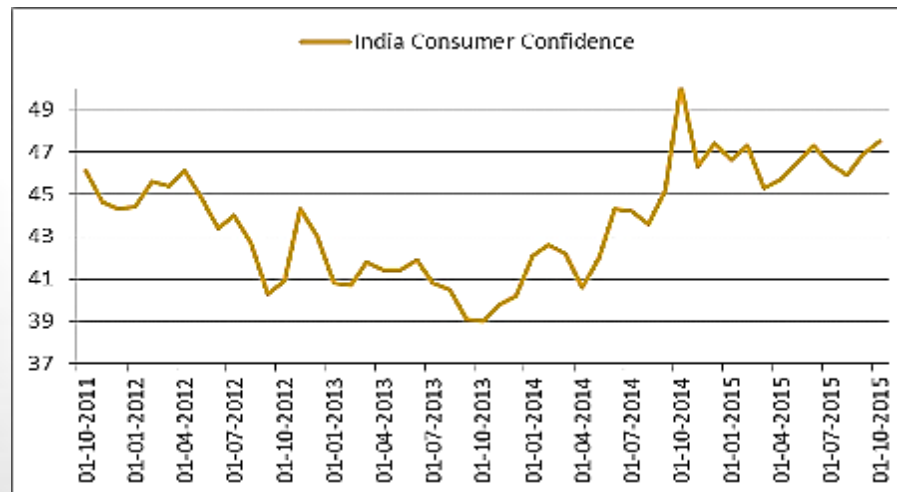


*GDP  
Going Up*

*Fiscal  
deficit  
going down*

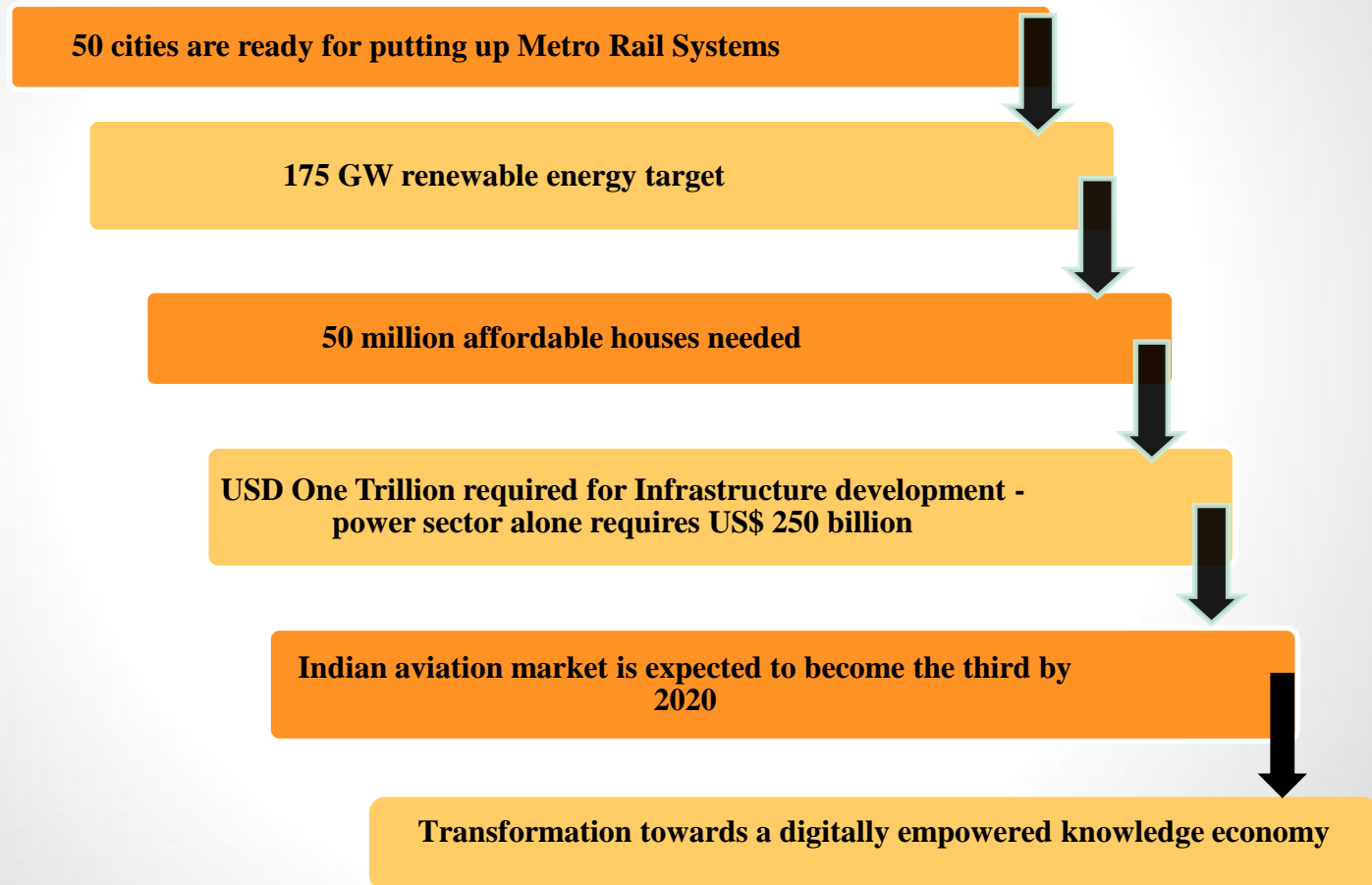


**FDI flow into India jumped by 35% in last 17 months even as world saw slump**



*Consumer confidence  
has been reinstated and  
stabilizing*

# Winds of change in India



# Recent Initiatives by Indian Government

19.27 Crore Accounts opened so far

₹ 26,939.60 Crore deposits

1.26 lac Bank Mitras

9.16 Crore Suraksha Bima Policies

2.86 Crore Jeevan Jyoti Bima Policies  
and counting.....

**UNIVERSAL SOCIAL SECURITY** -Jan Dhan Yojna, Suraksha Bima Yojana, Mudra Yojana

**EMPLOYMENT** - Make In India, Skill India, Mudra, Startup India

**AGRICULTURE** - Pradhan Mantri Krishi Sinchai Yojana, Soil Health Card

**FINANCIAL REFORMS** - Indradhanush, 11 Payment Banks, 10 small banks and two scheduled commercial banks

**INDIA'S FISCAL ARCHITECTURE** - Increased devolution of 42% to states. The impending GST also will profoundly change the fiscal architecture

**PUBLIC INVESTMENT** - public investment in roads, ports and bridges has gone up dramatically. Last 10 years there's been virtually no Capex in the Indian Railways

**"FDI reform"** is ease of "entering" India and proposed Bankruptcy Law is being framed for ease of Exit

India scaled up 12 positions in World banks Ease of doing business index to 130<sup>th</sup> position. No country has moved 12 spots in a year.

# More to come....



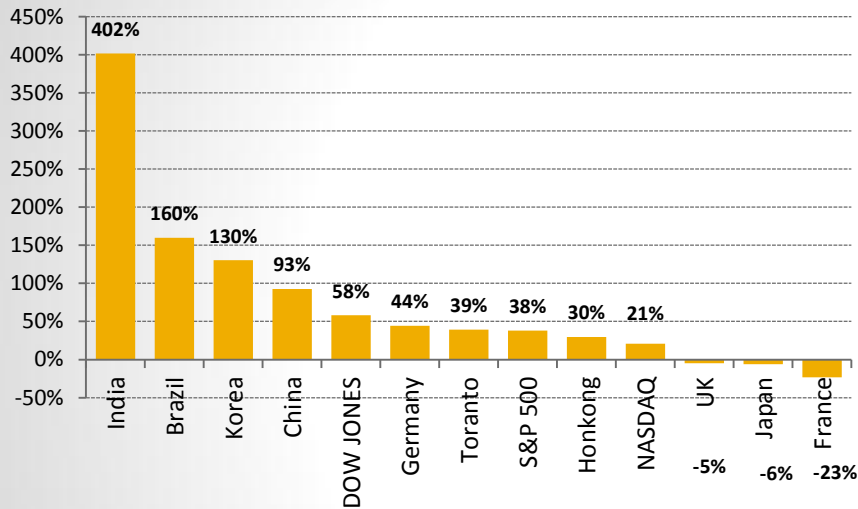
- GST
- Unified Bankruptcy Code
- Strategic sales in PSU's
- Amendments to the RBI Act
- Independent railways regulator
- Banking reforms: Deregulation of small savings rates, privatisation of IDBI Bank and repos in the corporate bond market
- Labour reforms

# Why Not In Equity?



# Equity –Patience Leads to Rewards

## Stock Market Average since 2000



Source : RMES Bloomberg ASA NBE CDSL Morgan Stanley Research



*Barring few, most economies reported a healthy return in equity markets*

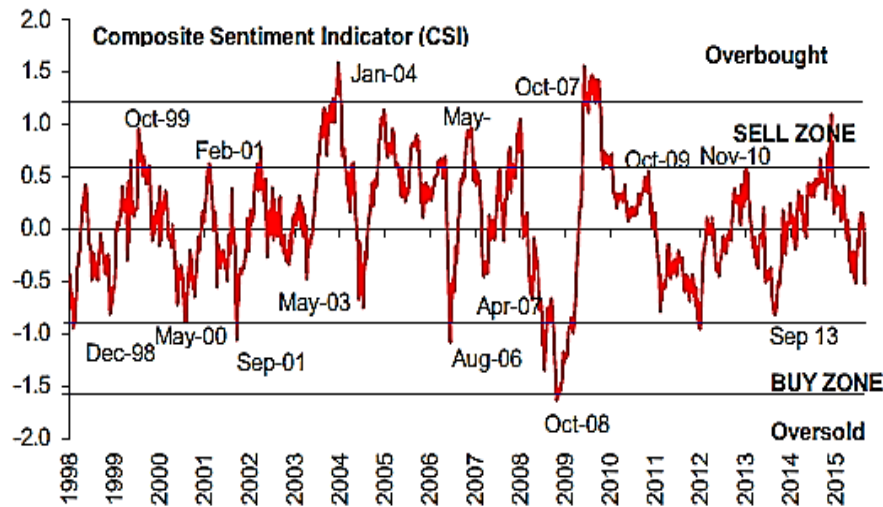
## POST-TAX RETURNS (CAGR) OF ASSET CLASSES

	5-year	10 year	15 year	20 year
Equities	11.0	17.0	13.6	12.9
Gold	9.0	12.9	11.0	8.4
Bank fixed deposit	5.7	5.2	5.1	5.5
Property	8.0	13.4	10.8	6.2
CAGR in WPI index	6.2	5.9	5.7	5.5
Avg Inflation for the period	7.4	6.3	5.9	5.7

in %

Source: Morgan Stanley

# Markets at Sweet Spot

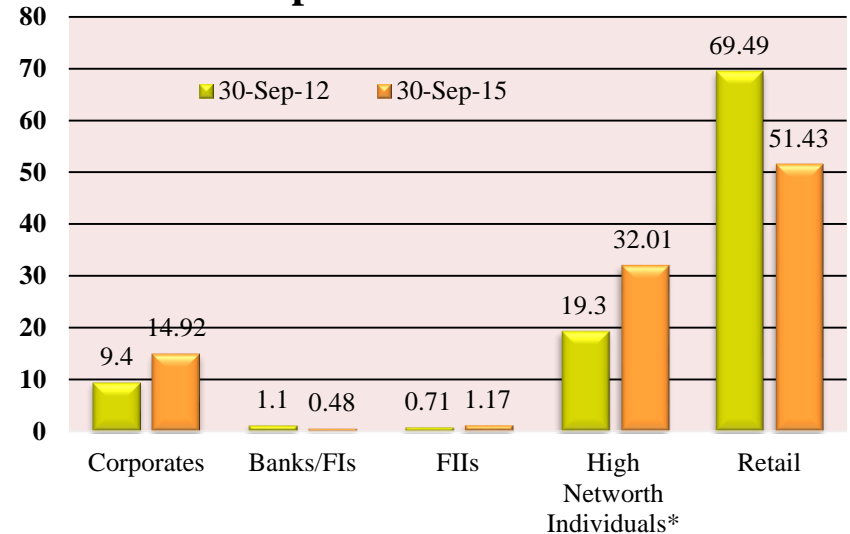


Source: RIMES, Bloomberg, ASA, NBE, CDSL, Morgan Stanley Research



Great opportunity exist for long term investors – sentiment clearly suggest that market is oversold

## AUM Composition in % -Source AMFI



Retail investments are still low as compared to Institutional and HNI flows this year

WHERE you Invest is Important.. For every Sector Going Down...there was one coming up

**Underperformers in last 7 years**

**Telecoms**



**Utilities**



**Energy**

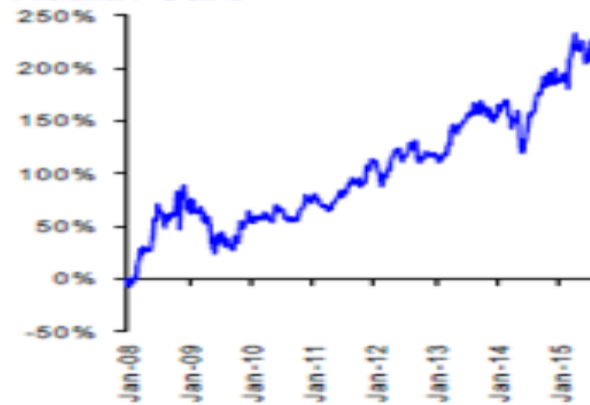


**Performers in last 7 years**

**Consumer Discretionary**



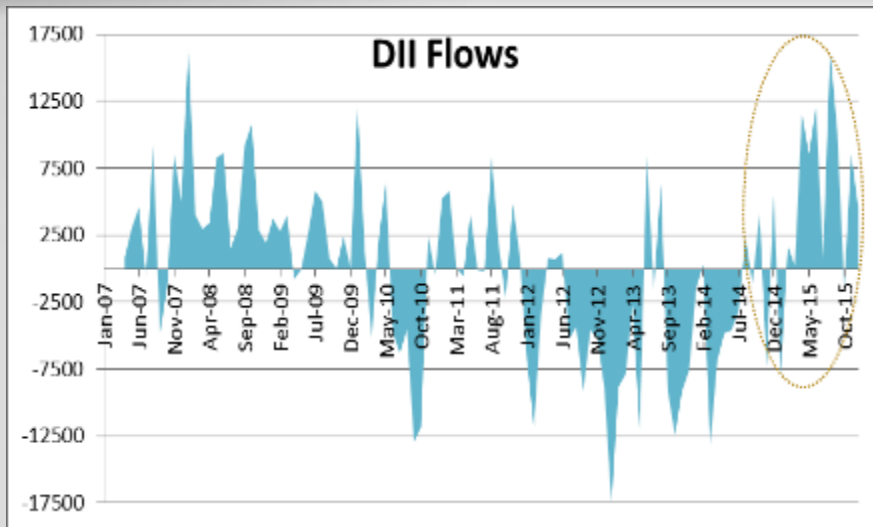
**Health Care**



**Technology**

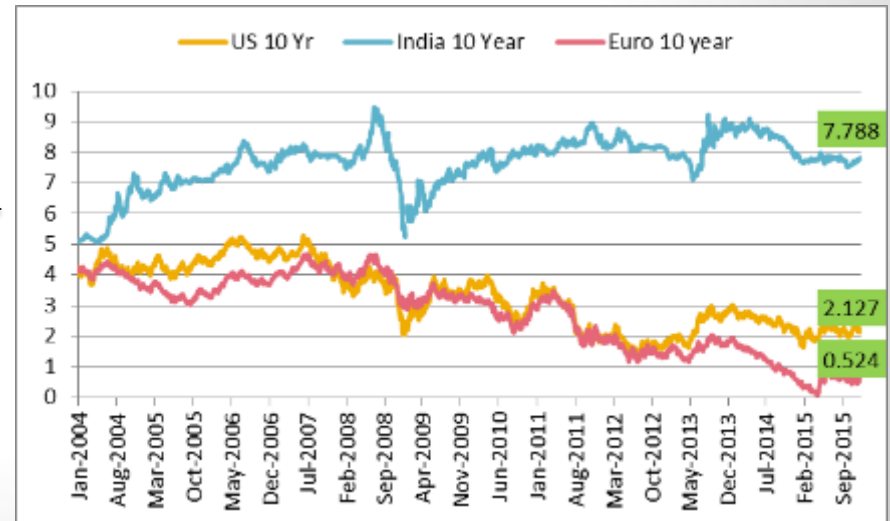


# Confidence in India Story Evident



← Domestic Institutional inflows has been increasing (i.e Banks ,Insurance & Mutual Fund)

India will continue to attract flows as it will continue to generate better returns compared to Developed markets,



# Our Investment Process



# Classification of Equity

## LargeCap

- Companies well established
- Strong market presence
- Their stocks are publicly traded and large capitalization

## MidCap

- More risky than large cap
- Midcap can be tomorrow success stories
- Less safer than large Cap

## SmallCap

- SmallCap companies smaller revenue and less client base
- Performance can be evaluate based on promoters credentials management track record

Here, the term 'cap' simply refers to the 'market capitalisation' of the stock.

One can look at the BSE-Sensex or BSE-100 Index as a reference point for large cap stocks.

Market capitalisation for stocks in the BSE-100 Index, for instance, ranges from Rs 200 bn to Rs 3,500 bn.

Mid cap stocks are those that generally have a market capitalisation within the range of Rs 50 bn and Rs 200 bn.

# Market Wrap- February'16

- Just like January, February was a highly volatile month globally. S&P BSE Sensex and CNX Nifty posted a fall of 7.5% and 7.6%, respectively.
- FPIs Equity flow (Stock Exchange + Primary Market & others) were sellers during the month with net sell of Rs 5521.39 cr, in US\$ term figure is \$ 808.88 mn.
- Indian Mutual funds (Equity) remained healthy net buyers of Rs 5946.00 Cr during the month.
- GVA slowed down to 7.1% in Q3FY16 and is 20bp lower than GDP at market prices. 17% of 7.3% GDP growth is contributed by discrepancies, excluding which it will be a modest 6.1% growth.
- CPI inflation rose to 5.7% in Jan'16 despite sharp correction in global commodity prices during the month mainly due to Food inflation and rental inflation. Urban Inflation rose relatively sharply as compared to meager ease in rural inflation.
- Dec'15 IIP contracted by 1.3% YoY. Leaving aside, consumer durables all other used based sectors reported a decline in growth.
- INR depreciated 0.9% vs. US\$ over the month. Increased global risk aversion and portfolio outflows led to INR depreciation vs. US\$.

- Month ended with a fiscal deficit of 3.5% committed by Mr. Arun Jaitley in his 2nd Union Budget of 2016-17 . Bonds played anchor sheet to the markets with immediate rally , followed by equities and currency.
- Fiscal deficit print seems to have played the magic notwithstanding off balance sheet items. Budget has been taken with right spirit with significant increase in capital expenditure in Railways and Defence along with significant thrust towards agrarian economy.
- Oil prices have stabilized for the moment post recent volatility , at the same time Chinese central bank is offering to manage the financial market volatility in much better way.
- Road ahead will be to clear some important bills in the current budget session of parliament although expectation are sky high for crucial bills where consensus across main opposition party is crucial to pass the bill

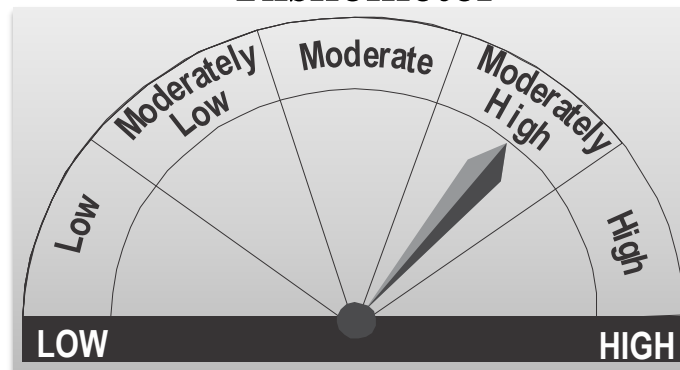
## Taurus Tax Shield

An Open end equity linked tax saving scheme.

**This Product is suitable for Investors who are seeking\***

- Long term capital appreciation
- Investment in equity & equity related instruments

### Riskometer



Investors understand that their principal  
will be at moderately high risk

# Taurus Tax Shield

## **Investment Strategy :**

- ✧ This fund is diversified equity fund offering tax savings with long term appreciation.
- ✧ Targeting wealth creation by long term equity investment.
- ✧ Investment across the sectors and capitalisation.
- ✧ Selection of stocks based on long term business prospect and value creation.

## **Key Features:**

- ✧ A 80C approved Tax saving Scheme.
- ✧ An actively managed ELSS scheme.
- ✧ In terms of Finance Bill 2014, Section 80 C deduction limit for investment has been increased from Rs 1 Lakh to Rs.1.5 Lakhs.

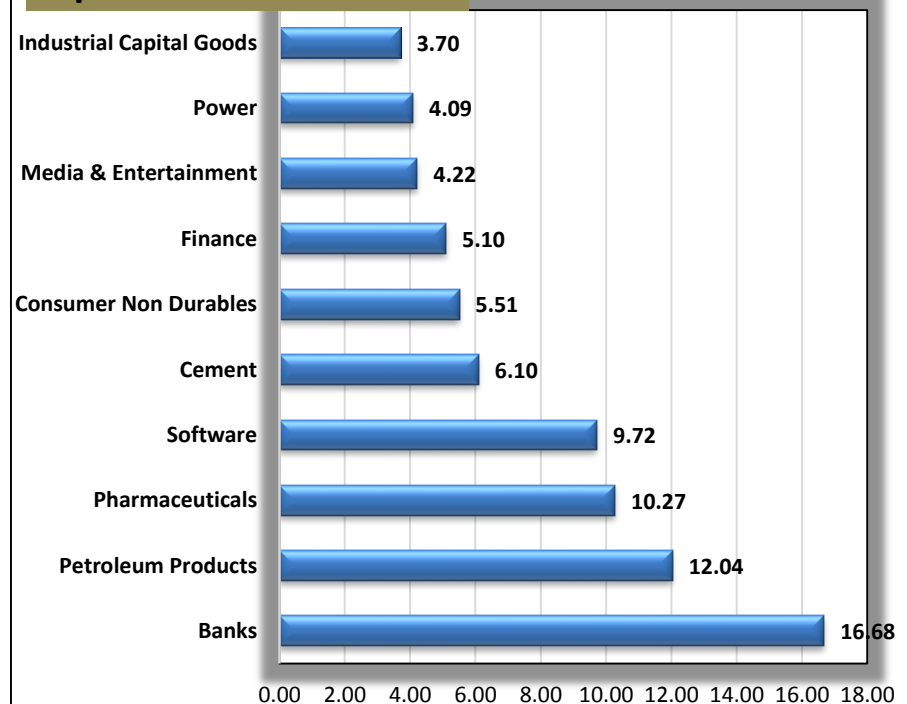
# Taurus Tax Shield – Portfolio Data as on February'16



## Top 10 Equity Holding of Taurus Taxshield

Top Ten Holding	% Net Assets
HDFC Bank Ltd.	6.33%
Infosys Ltd.	5.71%
Reliance Industries Ltd.	5.71%
Housing Development Finance Corporation Ltd.	4.96%
Zee Entertainment Enterprises Ltd.	4.22%
Piramal Enterprises Ltd.	4.09%
Britannia Industries Ltd.	4.08%
The Ramco Cements Ltd.	4.07%
Maruti Suzuki India Ltd.	3.38%
ICICI Bank Ltd.	3.36%
<b>Total Top Ten Equity Holdings</b>	<b>45.92%</b>
<b>Other Equity</b>	<b>51.28%</b>
<b>Total Equity Holdings</b>	<b>97.20%</b>

## Top 10 Sector Allocation



# Scheme Details & Statutory Details

Particulars	Features
<b>Nature</b>	Open ended Equity Linked Savings Scheme with 3yrs lock-in period
<b>Minimum Application Amount</b>	Rs.500 and multiple of Re 500 thereof
<b>Load Structure</b>	Entry load - Nil Exit Load - N.A
<b>Choice of Investment Plan</b>	Regular (Existing) Plan Direct Plan
<b>Choice of Investment Option</b>	Growth Option Dividend option - Dividend Payout
<b>Benchmark</b>	S & P BSE 200
<b>Asset Allocation</b>	Equity & Equity related instrument - 80-100% Debt Securities -0-20% Money Market Instrument-0-20%

Particulars	Features
<b>Ratio</b>	Sharpe Ratio - 0.28 Standard Deviation - 15.68 Beta - 1.06 Portfolio Turnover Ratio - 1.47 Expenses Ratio (29 <sup>th</sup> Feb'16) : Direct - 0.99% Regular - 2.70%
<b>NAV (29<sup>th</sup> Feb'16) - Regular Plan</b>	Growth - 44.89 Dividend - 21.03
<b>NAV (29<sup>th</sup> Feb'16) - Direct Plan</b>	Growth - 45.85 Dividend -21.23
<b>AAUM (Feb'16)</b>	Rs. 55.23 Crs
<b>AUM (Feb'16)</b>	Rs. 50.72 Crs

Statutory Details	
<b>Statutory Details</b>	Taurus Mutual Fund has been constituted as a Trust under indian trust Act ,1882
<b>Sponsors</b>	HB Portfolio Ltd.
<b>Trustee</b>	Taurus Investment Trust Company Ltd.
<b>Investment Manager</b>	Taurus Asset Management Company Limited
<b>Scheme Nature &amp; Objective</b>	<b>Taurus Tax Shield</b> is an open-end equity linked tax saving scheme. Scheme is to provide long term capital appreciation over the life of the scheme through investment pre-dominantly in equity shares, besides tax benefits

# Performance of Schemes Managed by the Fund Manager - Sadanand Shetty (as on 31<sup>st</sup> Dec' 15 Regular Plan- Growth)



Name of the Fund Manager	Name of the Scheme ,Benchmark & Additional Benchmark	Date of Inception	31/12/2015-31/12/2014	31/12/2014-31/12/2013	31/12/2013-31/12/2012	Since Inception Returns	
						Returns	Value of Rs 10,000
Mr.Sadanand Shetty	<b>Taurus Starshare</b>	29th Jan'94	-1.33%	38.62%	2.42%	10.46%	88,620
	S&P BSE 200		-1.48%	35.47%	4.38%	9.10%	67,562
	Nifty 50		-4.06%	31.39%	6.76%	8.71%	62,501
	<b>Taurus Ethical Fund</b>	6th Apr'09	3.01%	42.65%	14.86%	22.56%	39,410
	S&P BSE 500 Shariah		4.76%	35.66%	19.17%	17.72%	30,033
	Nifty 50		-4.06%	31.39%	6.76%	14.15%	24,401
	<b>Taurus Bonanza Fund</b>	28th Feb'95	3.15%	38.41%	-1.62%	11.06%	89,174
	S&P BSE 100		-3.25%	32.28%	5.87%	10.75%	84,156
	Nifty 50		-4.06%	31.39%	6.76%	10.37%	78,311
	<b>Taurus Taxshield</b>	31st Mar'96	2.06%	35.13%	0.47%	11.13%	80,490
	S&P BSE 200		-1.48%	35.47%	4.38%	12.23%	97,785
	Nifty 50		-4.06%	31.39%	6.76%	11.14%	80,649
	<b>Taurus Discovery Fund</b>	25th Sept'94	7.80%	60.71%	0.92%	5.38%	30,560
	Nifty Midcap 100		6.46%	55.91%	-5.10%	8.82%	60,767
	Nifty 50		-4.06%	31.39%	6.76%	8.65%	58,708
	<b>Taurus Infrastructure Fund</b>	5th Mar'07	-5.35%	58.76%	-10.39%	6.18%	16,980
	S&P BSE 200		-1.48%	35.47%	4.38%	9.86%	22,950
	Nifty 50		-4.06%	31.39%	6.76%	9.46%	22,218
	<b>Taurus Nifty Index Fund</b>	19th Jun'10	-4.22%	31.39%	6.36%	7.32%	14,789
	Nifty 50		-4.06%	31.39%	6.76%	7.72%	15,100

# SIP Performance of Scheme

As on 31st Dec'15

<b>Taurus Banking &amp; Financial Services Fund</b>				
SIP Investments (Rs 10000 per month)	10 Year SIP	5 Year SIP	3 Year SIP	1 Year SIP
Total Amount Invested (Rs '000)	N. A.	N. A.	36.00	12.00
Market Value as on Month End (Rs '000)	N. A.	N. A.	40.22	10.80
Scheme Returns(% IRR)	N. A.	N. A.	7.75	-20.90
Benchmark (S&P BSE Bankex) Returns (% IRR)	N. A.	N. A.	13.93	-16.37
Nifty 50 (% IRR)	N. A.	N. A.	8.95	-9.88

<b>Taurus Starshare</b>				
SIP Investments (Rs 10000 per month)	10 Year SIP	5 Year SIP	3 Year SIP	1 Year SIP
Total Amount Invested (Rs '000)	120.00	60.00	36.00	12.00
Market Value as on Month End (Rs '000)	210.26	82.52	43.80	11.48
Scheme Returns(% IRR)	11.22	13.11	13.91	-9.22
Benchmark Returns (S&P BSE 200) (% IRR)	9.95	10.53	9.85	-8.99
Nifty 50 (% IRR)	9.22	9.98	8.95	-9.88

<b>Taurus Ethical Fund</b>				
SIP Investments (Rs 10000 per month)	10 Year SIP	5 Year SIP	3 Year SIP	1 Year SIP
Total Amount Invested (Rs '000)	N. A.	60.00	36.00	12.00
Market Value as on Month End (Rs '000)	N. A.	89.45	47.05	11.59
Scheme Returns(% IRR)	N. A.	16.48	19.21	-7.30
Benchmark Returns (S&P BSE 500 Shariah) (% IRR)	N. A.	14.89	15.15%	-8.13
Nifty 50 (% IRR)	N. A.	9.98	8.95	-9.88

<b>Taurus Infrastructure Fund</b>				
SIP Investments (Rs 10000 per month)	10 Year SIP	5 Year SIP	3 Year SIP	1 Year SIP
Total Amount Invested (Rs '000)	N. A.	60.00	36.00	12.00
Market Value as on Month End (Rs '000)	N. A.	79.34	45.15	11.27
Scheme Returns(% IRR)	N. A.	11.48	16.15	-12.93
Benchmark Returns (S&P BSE 200) (% IRR)	N. A.	10.53	9.85	-8.99
Nifty 50 (% IRR)	N. A.	9.98	8.95	-9.88

<b>Taurus Discovery Fund</b>				
SIP Investments (Rs 10000 per month)	10 Year SIP	5 Year SIP	3 Year SIP	1 Year SIP
Total Amount Invested (Rs '000)	120.00	60.00	36.00	12.00
Market Value as on Month End (Rs '000)	234.12	105.20	52.71	12.04
Scheme Returns(% IRR)	13.29	23.35	27.90	0.77
Benchmark (Nifty Midcap 100) Returns (% IRR)	13.48	18.04	23.89	4.22
Nifty 50 (% IRR)	9.22	9.98	8.95	-9.88

<b>Taurus Bonanza Fund</b>				
SIP Investments (Rs 10000 per month)	10 Year SIP	5 Year SIP	3 Year SIP	1 Year SIP
Total Amount Invested (Rs '000)	120.00	60.00	36.00	12.00
Market Value as on Month End (Rs '000)	185.97	81.87	44.77	11.76
Scheme Returns(% IRR)	8.85	12.78	15.51	-4.38
Benchmark Returns (S&P BSE 100) (% IRR)	9.41	10.53	9.85	-8.98
Nifty 50 (% IRR)	9.22	9.98	8.95	-9.88

<b>Taurus Nifty Index Fund</b>				
SIP Investments (Rs 10000 per month)	10 Year SIP	5 Year SIP	3 Year SIP	1 Year SIP
Total Amount Invested (Rs '000)	N. A.	60.00	36.00	12.00
Market Value as on Month End (Rs '000)	N. A.	75.94	40.78	11.43
Scheme Returns(% IRR)	N. A.	9.66	8.73	-10.14
Benchmark Nifty 50 Returns (% IRR)	N. A.	9.98	8.95	-9.88
Nifty 50 (% IRR)	N. A.	9.98	8.95	-9.88

<b>Taurus Taxshield</b>				
SIP Investments (Rs 10000 per month)	10 Year SIP	5 Year SIP	3 Year SIP	1 Year SIP
Total Amount Invested (Rs '000)	120.00	60.00	36.00	12.00
Market Value as on Month End (Rs '000)	222.91	75.94	43.91	11.74
Scheme Returns(% IRR)	12.35	9.66	14.08	-4.68
Benchmark Returns (S&P BSE 200) (% IRR)	9.95	10.53	9.85	-8.99
Nifty 50 (% IRR)	9.22	9.98	8.95	-9.88

# Capital Gains Tax For F.Y. 2015-16

Equity Oriented Schemes			
Long Term Capital Gains (Units held for more than 12 months)			
Short Term Capital Gains (Units held for 12 months or less)			
	Individual/HUF*	Domestic Company*	NRI#/@
Long Term Capital Gains	Nil	Nil	Nil
Short Term Capital Gains	15%	15%	15%

Other than Equity Oriented Schemes			
Long Term Capital Gains (Units held for more than 36 months)			
Short Term Capital Gains (Units held for 36 months or less)			
	Individual/HUF*	Domestic Company*	NRI#/@
Long Term Capital Gains	20%@@	20%@@	Listed-20%@@/Unlisted -10%\$
Short Term Capital Gains	As per Slab rates	30%	As per Slab rates

# Surcharge at the rate of 12% is to be levied in case of individual/HUF unit holders where their income exceeds Rs 1 crore.

\* Surcharge at the rate of 7% is to be levied for domestic corporate unit holders where the income exceeds Rs 1 crore but less than Rs 10 crores and at the rate of 12% where income exceed Rs 10 crores.

@ Short term/long term capital gain tax will be deducted at source (TDS) at the time of redemption of units in case of NRI Investors only.

@@ After providing for indexation.

\$ Incase of unlisted security, the TDS rate for NRI investors is 10% without indexation u/s 112 for long term capital gains. Education Cess @3% will continue to apply on tax plus surcharge.

**Disclaimer:** The above information is for general information purpose only and does not constitute legal or tax advice. In view if the individual nature of the tax consequences, each investors is advised to consult his of her own tax consultant with respect to specific tax implication arising out of his/her investment in the scheme .Income Tax benefits to the unit holder are in accordance with the prevailing tax laws. Any action taken by the investor on the basis of the information contained herein is the responsibility of the investor .Taurus Mutual Fund will not be liable in any manner for the consequences of such action taken by the investor

## Our Schemes

### EQUITY

- **Taurus Starshare** - Diversified Multi-Cap Fund
- **Taurus Infrastructure Fund** - Thematic Fund
- **Taurus Ethical Fund** - India's 1st actively managed diversified Equity Fund based on the principles of Shariah
- **Taurus Banking & Financial Services Fund** - An Open-Ended Sectoral Equity Scheme
- **Taurus Bonanza Fund** - Diversified Large-Cap Focus Fund
- **Taurus Discovery Fund** - Mid & Small-Cap Focus Fund
- **Taurus Nifty Index Fund** - Investing in securities of the Nifty 50 in the same proportion
- **Taurus Tax Shield** - Equity Linked Tax Saving

### DEBT

- **Taurus Short Term Income Fund** - Bond Fund
- **Taurus Ultra Short Term Bond Fund** - Debt Fund
- **Taurus Dynamic Income Fund** - An open ended income scheme
- **Taurus MIP Advantage** - Monthly Income Plan with exposure to Debt, Equity & Gold ETF

### LIQUID

**Taurus Liquid Fund** - Liquid Fund

# Equity Fund Manager



## **VP & Senior Fund Manager - Equity**

### **Mr. Sadanand Shetty**

Masters in Commerce (specialisation in Banking & Finance), Sadanand has done his PGDFA

He has a total work ex of 21 years. His last assignment was with Kotak Securities as VP & Portfolio Manager -Equity for 5 years & 8 months. He has also worked with Soc Gen in Institutional equities for 4 years, Newscorp owned Indya.com Pvt. Ltd. for 2 years, Principal Capital Markets Ltd. as VP-Investments for 2 years and Capital Markets Publishers Pvt. Ltd. as an analyst for 3 years.

Funds managed by Mr. Sadanand Shetty – Taurus Starshare, Taurus Discovery Fund, Taurus Tax Shield, Taurus Nifty Index Fund, Taurus Infrastructure Fund , Taurus Banking & Financial Services Fund Taurus Bonanza Fund and Taurus Ethical Fund.

# Risk Factors & Disclaimer

## S&P BSE 200 Disclaimer



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