

1. What is ICICI Prudential Freedom SWP?

ICICI Prudential Freedom SWP ("Freedom SWP" or "FSWP") is a feature that allows the investor to periodically withdraw fixed amount i.e. 6% p.a. from investment corpus along with an option of Yearly Top Up of either 3%,4% or 5%. Under this feature investors will have an option to-

- Choose from eligible schemes
- Specify the amount*
- Choose Top up %
- Choose SWP start date

* This is the amount on which Freedom SWP (i.e. 6% p. a.) will be calculated

2. Will this feature be available in all open ended schemes?

The eligible schemes for this feature are stated below -

- ICICI Prudential Equity & Debt Fund
- ICICI Prudential Multi-Asset Fund
- ICICI Prudential Asset Allocator Fund (FOF)
- ICICI Prudential Balanced Advantage Fund
- ICICI Prudential Retirement Fund – Hybrid Aggressive Plan
- ICICI Prudential Retirement Fund – Hybrid Conservative Plan
- ICICI Prudential Regular Savings Fund
- ICICI Prudential Income Optimizer Fund (FOF)

AMC reserves the right to add or delete any of the scheme under the feature

3. What are the available withdrawal frequencies?

Investor can register for Monthly withdrawals only.

4. What can be the Freedom SWP start date ?

Freedom SWP can be started in the same month, subject to registration at least 15 days prior to the withdrawal date, or next month, or post completion of 6 years, 9 years, 12 years or 15 years or any start month & year as specified by the investor.

5. What is default start date?

In case, investor does not select start date, default start month will be 13th months onwards.

6. What is default option for Top up %?

In case, investor does not select the Top Up %, default Top Up option will be 3%.

7. Can investor opt for Monthly, half yearly or any other Top up frequency?

No, only yearly top up option is allowed under this feature.

8. Under which option this feature is available?

This feature is available only for Growth option of the eligible schemes.

9. How withdrawals will be processed in case of ICICI Prudential Retirement Fund (Hybrid Aggressive Plan and Hybrid Conservative Plan) as this is a lock-in product?

In this scheme, withdrawal request shall be processed post completion of lock-in period of the initial investment done in the Scheme/Option or Freedom SWP start date. (whichever is later)

10. Can investor make partial / full redemption in the scheme?

Yes, investor can make partial / full redemption in the scheme during the course of Freedom SWP. Freedom SWP shall be processed till units are available under the scheme or till end date specified, whichever is earlier.

11. Can investor terminate or cancel his/her registration in this feature?

Yes, investor at his/her discretion can cancel this registration anytime. Request for discontinuing Freedom SWP shall be subject to an advance notice of 7 (seven) working days.

12. Can investor register multiple Freedom SWP under same folio or same scheme?

Yes, investor can have multiple registrations under same folio or same scheme. In case the investor wishes to register in multiple schemes under the same folio, then investor shall fill a separate registration form.

13. Will exit load be applicable?

Yes, exit load in line with the respective scheme features would be applicable.

14. Is there any SWP last date applicable?

SWP last date shall be December 2099 (Default option) or the date mentioned by investor in the application form or till units are available under the scheme, as applicable.

15. What is the default withdrawal date for the feature?

Withdrawals will be made on the 25th of every month and would be treated as redemption. In case 25th is a holiday, then it would be effected on next business day.

16. What is the minimum time gap between registration under this feature & processing of first withdrawal?

Minimum time gap of 15 days is required from the date of request for processing of withdrawals.

17. Can investor choose different SWP%, other than 6% p.a.?

No, SWP % is fixed at 6%p.a. However, investor have an option to choose yearly top up options i.e., either 3%, 4% or 5% p.a.

Illustration: Considering Initial Investment of Rs.10 Lacs & Initial SWP as 6% p.a.

Monthly Installments	From Date	To Date	Monthly SWP with 3% Top Up	Monthly SWP with 4% Top Up	Monthly SWP with 5% Top Up
1 to 12	25-Jan-2020	25-Dec-2020	₹ 5,000	₹ 5,000	₹ 5,000
13 to 24	25-Jan-2021	25-Dec-2021	₹ 5,150	₹ 5,200	₹ 5,250
25 to 36	25-Jan-2022	25-Dec-2022	₹ 5,305	₹ 5,408	₹ 5,513
37 to 48	25-Jan-2023	25-Dec-2023	₹ 5,464	₹ 5,624	₹ 5,788
49 to 60	25-Jan-2024	25-Dec-2024	₹ 5,628	₹ 5,849	₹ 6,078
61 to 72	25-Jan-2025	25-Dec-2025	₹ 5,796	₹ 6,083	₹ 6,381
73 to 84	25-Jan-2026	25-Dec-2026	₹ 5,970	₹ 6,327	₹ 6,700
85 to 96	25-Jan-2027	25-Dec-2027	₹ 6,149	₹ 6,580	₹ 7,036
97 to 108	25-Jan-2028	25-Dec-2028	₹ 6,334	₹ 6,843	₹ 7,387
109 to 120	25-Jan-2029	25-Dec-2029	₹ 6,524	₹ 7,117	₹ 7,757

18. Can investor make additional purchase in the scheme unitholders?

Yes, investor can make additional purchase in the scheme.

19. What happens if investor makes additional purchase in the scheme?

Even if additional purchase is made in the scheme, withdrawals (incl. Top Up) shall be processed on the FSWP Registration Amount only. However, investor can initiate new registration in the same or other eligible scheme.

20. When will withdrawal amount be credited in the bank account of the investor?

Withdrawal amount will be credited as per settlement cycle of the scheme.

21. What if after some years, amount available in the scheme is less than the monthly withdrawal amount?

In that case, Freedom SWP will be processed for the residual amount and SWP shall cease from next month subject to NIL balance in the scheme.

21. How to decide the Freedom SWP Registration Amount?

Investor can refer the below mentioned table to decide on Freedom SWP Registration amount which shall be specified in the form.

Payout Starting After	Next Month	6 Years	9 Years	12 Years	15 Years
Initial Amount Invested (₹)	₹ 10 Lac	₹ 10 Lac	₹ 10 Lac	₹ 10 Lac	₹ 10 Lac
FSWP Regtrn. Amt. Multiplier[#]	1x	1.5x	2x	2.5x	3x
FSWP Registration Amt. [#] (₹)	₹ 10 Lac	₹ 15 Lac	₹ 20 Lac	₹ 25 Lac	₹ 30 Lac
Starting Payout (% p.a.)[^]	6.0%	9.0%	12.0%	15.0%	18.0%
Starting Payout (₹ p.a.) [^]	₹ 60,000	₹ 90,000	₹ 1,20,000	₹ 1,50,000	₹ 1,80,000
Starting Payout (₹ p.m.) [^]	₹ 5,000	₹ 7,500	₹ 10,000	₹ 12,500	₹ 15,000
+ These monthly payouts will grow every year by 3% or 4% or 5% annually					

The above calculation is for illustration purpose.

FSWP / Freedom SWP = ICICI Prudential Freedom SWP. The above calculation is for illustration purpose only, assuming monthly withdrawal of 6% p.a. (i.e. 0.50% every month) calculated on FSWP registration amount and with annual top-up of either 3% or 4% or 5% thereafter. [^] Starting payout is expressed as a % of initial investment amount. Note: FSWP registration amount and initial amount can be different. Freedom SWP withdrawal will be processed on monthly basis, till units are available in the scheme or till end date as specified, whichever is earlier. Past performance may or may not be sustained in future. FSWP registration amount is calculated with based on assumption of CAGR in range of 7%-8% during various investment time frame (i.e. 6, 9, 12, 15 years). Investors has an option to choose any FSWP date as available in form and T&C, the start date mentioned herein is only for illustration purpose. Exit Load, Stamp Duty, STT and Taxes are not considered while making the above calculations. Actual results may vary. FSWP is calculated at 6% p.a. on FSWP registration amount. In row 5 above, the same is shown as a % of the initial investment amount. Numbers are rounded-off to nearest decimal points.

ICICI Prudential FREEDOMSWP



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FAQs

on ICICI Prudential Freedom SWP

Scheme Name	Type of Scheme
ICICI Prudential Equity & Debt Fund	An open ended hybrid scheme investing predominantly in equity and equity related instruments
ICICI Prudential Multi-Asset Fund	An open ended scheme investing in Equity, Debt and Exchange Traded Commodity Derivatives/units of Gold ETFs/units of REITs & InvITs/Preference shares.
ICICI Prudential Asset Allocator Fund (FOF)*	An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETFs/schemes.
ICICI Prudential Balanced Advantage Fund	An open ended dynamic asset allocation fund
ICICI Prudential Retirement Fund – Hybrid Aggressive Plan	An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age.(whichever is earlier)
ICICI Prudential Retirement Fund – Hybrid Conservative Plan	An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age.(whichever is earlier)
ICICI Prudential Regular Savings Fund	An open ended hybrid scheme investing predominantly in debt instruments.
ICICI Prudential Income Optimizer Fund (FOF)*	An open ended fund of funds scheme predominantly investing in debt oriented schemes and may also invest in equity & hybrid schemes.

ICICI Prudential Freedom SWP enables investors to withdraw the investment corpus in systematic and timely manner. Investors can choose the Top up % for withdrawals to meet their recurring and future expenses. Freedom SWP shall be processed till units are available in the scheme or till end date specified, whichever is earlier. Please read terms & conditions in the application form before investing or visit www.iciciprumpf.com
This facility should not be associated or confused with Freedom SIP; the two are separate facilities provided by ICICI Prudential AMC Limited.

RISKOMETERS

ICICI Prudential Equity & Debt Fund (An open ended hybrid scheme investing predominantly in equity and equity-related instruments) is suitable for investors who are seeking*:	<p>RISKOMETER</p> <p>Investors understand that their principal will be at moderately high risk</p>
<ul style="list-style-type: none"> • Long term wealth creation solution • A balanced fund aiming for long term capital appreciation and current income by investing in equity as well as fixed income securities 	
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	

ICICI Prudential Multi-Asset Fund (An open ended scheme investing in Equity, Debt and Exchange Traded Commodity Derivatives/units of Gold ETFs/units of REITs & InvITs/Preference shares) is suitable for investors who are seeking*:	<p>RISKOMETER</p> <p>Investors understand that their principal will be at moderately high risk</p>
<ul style="list-style-type: none"> • Long term wealth creation • An open ended scheme investing across asset classes. 	
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	

ICICI Prudential Balanced Advantage Fund (An Open Ended Dynamic Asset Allocation Fund) is suitable for investors who are seeking*:	<p>RISKOMETER</p> <p>Investors understand that their principal will be at moderately high risk</p>
<ul style="list-style-type: none"> • Long term wealth creation solution • An equity fund that aims for growth by investing in equity and derivatives 	
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	

ICICI Prudential FREEDOM SWP



FAQs

on ICICI Prudential Freedom SWP

RISKOMETERS

<p>ICICI Prudential Regular Savings Fund (An open ended hybrid scheme investing predominantly in debt instruments) is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Medium to long term regular income solution • A hybrid fund that aims to generate regular income through investments primarily in debt and money market instruments and long term capital appreciation by investing a portion in equity. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at moderately high risk</p>
<p>ICICI Prudential Asset Allocator Fund (FOF) (An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETFs/ schemes) is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long Term wealth creation • An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETF/schemes. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at moderately high risk</p>
<p>ICICI Prudential Retirement Fund - Hybrid-Aggressive Plan: This Product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term wealth creation • A Hybrid scheme that predominantly invests in equity and equity related securities and shall also invest in debt and other securities <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at Moderately high risk</p>
<p>ICICI Prudential Retirement Fund - Hybrid-Conservative Plan: This Product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Medium to long term regular income • A Hybrid scheme that aims to generate regular income through investments primarily in debt and money market instruments and long term capital appreciation by investing a portion in equity. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at Moderately high risk</p>
<p>ICICI Prudential Income Optimizer Fund (FOF) (An open ended fund of funds scheme predominantly investing in debt oriented schemes and may also invest in equity & hybrid schemes) is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Regular Income • An open ended fund of funds scheme predominantly investing in debt oriented schemes and will also invest in equity & hybrid schemes <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at moderately high risk</p>

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