

An investor education initiative

ICICI
PRUDENTIAL
MUTUAL FUND

—TARAKKI KAREIN!



A
SYSTEMATIC WAY
TOWARDS ACHIEVING
YOUR DREAMS

SIP (Systematic Investment Plan)

Start an SIP to make Small easy investments every month and work towards achieving your big financial goals of the future.

So what is your goal? Do you wish to buy your dream car? Do you want to take a world tour? Do you want to plan for a relaxed retirement life? Is it your goal? If yes, then you can achieve it by starting early and investing regularly through Systematic Investment Plans. But it is important to understand your goal first. Understand the nature of your goal so that you have the desired amount of money at the required time. For eg*:

Short Term



Buying A Car

Medium Term



Buying Property

Long Term



Child's Higher Education

So, get to know your goals better and plan for them **with an SIP**

SIP allows you to invest regularly a fixed sum in a mutual fund scheme/s by deducting a fixed amount from your bank account every month.

SIP is a simple and convenient way to create wealth potentially, in the long term.

*This is for illustration purpose only.

Why Invest Through SIP

With SIP you can invest small amounts at fixed intervals (weekly, monthly, quarterly etc.) instead of doing a one-time investment.

Power of Compounding

The basic principle of Compound interest implies that small amounts invested over a long period of time would result in a larger return compared to a one-time investment.

Start with just Rs 500

You can start investing in mutual funds through an SIP with an amount as low as Rs 500 and still not feel a burden on your budget planning. Generally, over a period of time you can increase your monthly instalments by a certain percentage, For eg: 15% or as per your comfort.



Rupee Cost Averaging

The equity market is volatile in nature and when you do an SIP investment, you would be buying more units during a slump and less number of units in a blooming market and as a result you could decrease the cost per unit.

Become a disciplined investor

An SIP investment would make you more disciplined in matters of managing your finances. With the option of automated payments, it means you don't have to remember every month.

How to Invest in SIP

- Set investment goals
- Choose the right fund
- Invest the right amount



What is SIP Top Up?

An SIP Top Up allows you to increase the monthly investment amount periodically. SIP Top Ups can be specified as a percentage or a fixed amount every year.

How SIP Top-Up helps?



- As Mr. Ajay's income goes up, he is able to set aside a higher surplus for investing
- He can also use this surplus to start a new SIP or Top-Up an ongoing SIP
- Ajay can increase the amount of SIP instalment by a fixed amount at predefined intervals
- This can provide Ajay with greater flexibility and opportunity to enhance financial goals

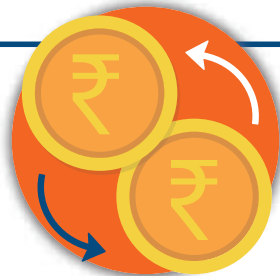
What is STP? (Systematic Transfer Plan)

It is a facility wherein you can opt to transfer a fixed amount at regular intervals from one scheme to another. This facility helps you to rebalance the portfolio by easily switching investments between different asset classes.

For example, Mr. Ajay wants to invest in the equity market currently, but slowly move into more assured return debt investments. So he chooses the STP option so that his investments get transferred into a debt fund as per the required frequency.

Benefits of STP

- Aims to facilitate fulfilment of financial goal
- Helps in generating market linked returns
- Aids portfolio rebalancing
- Reduces volatility through allocation to different asset classes



What is an SWP (Systematic Withdrawal Plan)

It helps you fulfil your needs with regular cash flow. It allows you to withdraw a fixed amount from an existing mutual fund scheme at a predetermined interval.

For example, Mr. Ajay wants to retire early and get a regular additional cash flow of 20,000 per month out of his SIP investment. Ajay selects SWP as per his retirement plan so that he receives Rs. 20000 on the 1st of every month into his bank account.

Benefits of SWP

- Helps in fulfilling pre-determined expenses
- Convenient way to get regular cash flow after retirement
- It aims to mitigate the impact of market fluctuation



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I. Know Your Customer (KYC): To invest in Mutual Funds, you will need to complete your Know Your Customer (KYC) requirements. You can do so by visiting any AMC branch or nearest Point of Service and submitting the completed KYC Form along with all the required self-attested documents. Individual investors would be required to submit the following documents • A recent passport sized Photograph • A Proof of identity – A copy of your PAN card • A Proof of Address – A copy of your Voter ID card, Passport or Driving License. If you are already KYC Verified and would like to update any of your information, you can submit a completed KYC Details Change Form with the required self-attested documents at your nearest AMC branch or Point of Service. II. SEBI registered Mutual Funds: We advise investors to make informed decisions and are cautioned to invest only with SEBI registered Mutual Funds. List of Registered Mutual Funds is available at <https://www.sebi.gov.in/intermediaries.html> III. Complaint Redressal: For any queries, complaints & grievance redressal you can reach out to us at enquiry@icicipruamc.com or call us on 1800222999. If you are unsatisfied with the resolution or wish to escalate the matter, you may write to Investor Service Officer at servicehead@icicipruamc.com. For this purpose, Mr. Rajen Kotak is the Investor Relations Officer of the Mutual Fund. He can be contacted at 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai – 400 063. Tel No.:022-2685 2000, FAX No.: 022 -2686 8313. In case the investor is not satisfied with the resolution given by AMC, he can approach SEBI by registering his complaint on SCORES (SEBI Complaints Redress System) through <https://scores.gov.in/scores/WelCome.html>

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.