IPRU SNIPPETS

ICICI PRUDENTIAL MUTUAL FUND

Two sisters, **Eva and Maria,** began discussing their long-awaited **trip to Italy** as they watched the golden hues of the sun

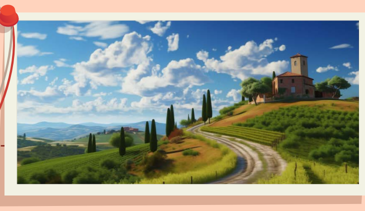
Eva gathered information about Italy but did not have a proper plan for the trip.

Eva's approach is basic as she had not considered all the details related to her trip.

On the other hand, **Maria** prepared a detailed plan with the help of a travel agent.

The flight fare would be ₹42,500 each

Our hotel stay near the Colosseum would cost ₹15,000 per night



Next on the bucket list are the Tuscany landscapes

Let's not forget the Gondola ride in Venice

Maria evaluated all the granular aspects with the help of a professional.

Just like how Maria designed a holistic plan for her trip, preparing a detailed investment plan based on your needs could be a stepping stone to achieve your financial goals.

While a basic Systematic Investment Plan enables you to invest regularly in a phased manner,

how about a facility that provides you a detailed plan to not only invest regularly but also systematically withdraw later from that accumulated corpus?

The expenditure cost shown above are just for illustration purpose

ICICI Prudential Freedom SIP

ICICI Prudential Freedom SIP is a facility that combines the benefits of a Systematic Investment Plan (SIP) and a Systematic Withdrawal Plan (SWP) to help you achieve your financial goals.

- **Enables you to invest regularly** in a disciplined manner through a **SIP** and later reap the benefits of monthly payouts through a **SWP** post completion of the investment period.
- **A blend of SIP and SWP** facilitates investment across different stages of your lifecycle **– you invest regularly as you earn and withdraw later through a structured monthly withdrawal plan for your goals such as child's education, retirement, etc.**

Decoding the phases of ICICI Prudential Freedom SIP

Investment Phase

Invest periodically through SIP in a scheme ("Source Scheme") of your choice for a tenure ranging from 8, 10, 12, 15, 20, 25 or 30 years based on your financial needs.

Switch Phase

Post completion of the SIP duration, the investment would be switched from the source scheme to another scheme ("Target Scheme") .

Withdrawal Phase

You would start receiving SWP payouts at regular intervals.

While the periodic withdrawals occur, the balance units continue to remain invested and grow in value over time.

Switch to the target scheme will be done only when the source and target schemes are different. In case the source and target scheme is same, switch will not take place.

Your Journey to Financial Freedom

SIP: Systematic Investment Plan, SWP: Systematic Withdrawal Plan. The above is for reference only, this feature does not provide guarantee of future returns.

Illustration for a SIP amount of ₹10,000

Maria evaluated that an 10-year SIP tenure with a monthly investment of ₹10,000 would allow her to withdraw the fixed amount of ₹15,000 monthly post the tenure. With a period of 12 years, the monthly withdrawal would climb to ₹20,000. Longer the tenure of the SIP, higher would be the withdrawal amount.

Monthly SIP Amount	SIP Tenure	Default monthly SWP amount in case no SWP amount is mentioned by the investor
₹10,000	8 Years	₹10,000
₹10,000	10 Years	₹15,000
₹10,000	12 Years	₹20,000
₹10,000	15 Years	₹30,000
₹10,000	20 Years	₹50,000
₹10,000	25 Years	₹80,000
₹10,000	30 Years	₹1,20,000

Please note the default SWP amounts will vary based on the SIP amount invested and the tenure selected by the investor.

SIP = Systematic Investment Plan, SWP = Systematic Withdrawal Plan. ICICI Prudential Freedom SIP (the Facility) including the default monthly SWP payouts do not guarantee, assure, promise or indicate fixed returns/performance of any schemes of ICICI Prudential Mutual Fund or under SIP or of the withdrawal under the Facility. The Facility is an optional feature that allows initial monthly investments through SIP in the source scheme, switch to target scheme after a pre-defined tenure and then monthly SWP from the target scheme. The SWP will be processed either till Dec 2099 or till the units are available in the target scheme, whichever is earlier. The default monthly SWP payout amounts indicates the likely amount that can be withdrawn. Please read the terms and conditions mentioned in the freedom SIP application form before investing or visit "www.icicipruf.com" and for schemes where Freedom SIP facility is available. ICICI Prudential AMC reserves the right to make changes in the source and target schemes. Switch to the target scheme will be done only when the source and target schemes are different. In case the source and target scheme is same, switch will not take place.

ICICI PRUDENTIAL MUTUAL FUND

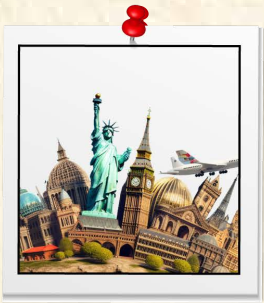
5 Compelling reasons to consider ICICI Prudential Freedom SIP

1. Goal-Based Investing Option
2. Flexibility to Choose
3. Opportunity to Create Your Own Corpus
4. Inculcates the habit of long-term investing
5. Convenient Process

1 Goal-based investing option

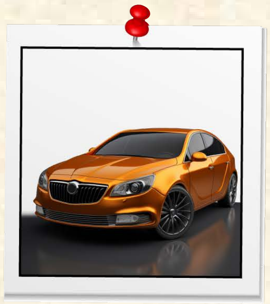
Financial freedom is a beautiful phase where you pursue your aspirations without having to worry about how you would make your next paycheck. You may have several goals such as financing child's education, buying a car, travelling overseas, etc. Freedom SIP provides you with a pathway to align your investment with your financial goals and horizon.

Child's Education



Travel

New Home



New Car

2 Flexibility to choose the scheme, tenure and investment amount

You can select from a broad array of mutual fund schemes – Equity, Debt and Hybrid, based on your investment needs, horizon and risk appetite.

Choose Your SIP Amount	Choose Your Tenure in Years	Choose Your Set of Schemes	Choose your SWP Amount*
For example, ₹10,000/- per month	8 | 10 | 12 | 15 | 20 | 25 | 30 Years	Source Scheme | Target Scheme	*The investor may select any SWP Amount. Default monthly SWP amount will be applicable in case no SWP amount is mentioned by the investor.

The default monthly SWP payout amounts indicates the likely amount that can be withdrawn. Please refer to the application form for list of eligible schemes and terms and conditions of freedom SIP facility

3 Opportunity to create your own corpus

Given the rising inflation, it is essential to have adequate cash flows to maintain the same lifestyle even post-retirement. Freedom SIP could act like a bread earner in the family as the income stream can help you meet your needs without having to depend on others.

> "The key to financial freedom and great wealth is a person's ability or skill to convert earned income into passive income and/or portfolio income"
>
> Robert Kiyosaki
> Author of book-Rich Dad Poor Dad

4 Inculcates the habit of long-term investing

In the case of a plain-vanilla SIP, investors tend to pause or terminate their investment during sharp market downturns, thus deviating from the wealth creation journey. **Freedom SIP**, with its fixed tenure, helps keep emotions at bay and fosters disciplined investing across different market cycles.

5 Convenient Process

Freedom SIP is a hassle-free process as the entire process is automated. You don't have to worry about ascertaining the withdrawal amount manually or timing your entry and exit in the market.

So, why wait any further?

Take a step closer towards building potential wealth over the long-term and meeting your financial goals with ICICI Prudential Freedom SIP

Click here

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

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