

## FAQ on ICICI Prudential Freedom SIP

### Q1. What is Freedom SIP?

ICICI Prudential Freedom SIP is a feature that assists the investor to achieve their financial goals. This feature encourages the investor to invest regularly in a disciplined manner through Systematic Investment Plan (SIP) and enjoy the benefits of regular cash flows via Systematic Withdrawal Plan (SWP) post completion of SIP period thereby aiming for financial freedom.

Freedom SIP comprises of three processes :

**a. SIP:** SIP will be registered into an open ended equity, hybrid or fund of funds scheme (Refer Q2., also please refer to the application form for terms and conditions) for a pre-defined period of either 8 years, 10 years, 12 years, 15 years, 20 years, 25 years & 30 years under the monthly frequency. The minimum amount for SIP shall be the minimum Monthly SIP instalment amount for the respective schemes.

**b. Switch:** On completion of the chosen SIP period, the units accumulated through Freedom SIP shall be transferred to the selected target scheme. The Switch shall take place on T+15 days. In case the date of switch is a non-business day, it shall happen on the next business day (T being last SIP installment date-Please refer to the application form for terms and conditions)

**c. SWP:** Post the transfer, SWP is to be activated for an amount which is as per the matrix below or as per the amount mentioned by the investor in the mandate form

Registered SIP Tenure	Monthly SWP Installment
8 Years	1.0 X monthly SIP Installment
10 Years	1.5 X monthly SIP Installment
12 Years	2.0 X monthly SIP Installment
15 Years	3.0 X monthly SIP Installment
20 Years	5.0 X monthly SIP Installment
25 Years	8.0 X monthly SIP Installment
30 Years	12.0 X monthly SIP Installment

For example: If initial SIP registered for tenure of 12 years is Rs. 10,000 per month , then SWP amount by default will be Rs 20,000 (2.0 X Rs. 10,000). In case the investor does not fill in any SWP amount the default option shall be as per the grid mentioned in point C. The SWP amount is subject to the minimum SWP amount for the respective schemes

ICICI Prudential Freedom SIP is an optional feature that allows initial investments through SIP, switch to another scheme after a pre-defined tenure and SWP post that. The SWP will be processed either till Dec 2099 or till the units are available in target scheme, whichever is earlier. Please read terms and conditions in the application form before investing or visit [www.iciciprurf.com](http://www.iciciprurf.com). This facility should not be associated or confused with Freedom SWP; the two are separate facilities provided by ICICI Prudential AMC Limited.

Freedom SIP mentioned henceforth means ICICI Prudential Freedom SIP

## FAQ on ICICI Prudential Freedom SIP

### Q2. What are the eligible Schemes under Freedom SIP?

Source Scheme- SIP Scheme*	Target Scheme – SWP Scheme*
ICICI Prudential Bluechip Fund	ICICI Prudential Asset Allocator Fund (FOF)
ICICI Prudential Multicap Fund	ICICI Prudential Balanced Advantage Fund
ICICI Prudential Large & Midcap Fund	ICICI Prudential Equity & Debt Fund
ICICI Prudential India Opportunities Fund	ICICI Prudential Multi – Asset Fund
ICICI Prudential Smallcap Fund	ICICI Prudential Long Term Equity Fund (Tax Saving)
ICICI Prudential Midcap Fund	ICICI Prudential Retirement Fund – Hybrid Aggressive
ICICI Prudential Dividend Yield Equity Fund	
ICICI Prudential Focused Equity Fund	
ICICI Prudential Value Discovery Fund	
ICICI Prudential Asset Allocator Fund (FOF)	
ICICI Prudential Balanced Advantage Fund	
ICICI Prudential Equity & Debt Fund	
ICICI Prudential Multi – Asset Fund	
ICICI Prudential Long Term Equity Fund (Tax Saving)	
ICICI Prudential Retirement Fund – Hybrid Aggressive Plan	
ICICI Prudential Retirement Fund – Pure Equity Plan	

Target Scheme**
ICICI Prudential Bluechip Fund
ICICI Prudential Multicap Fund

The AMC reserves the right to make changes in the list of eligible schemes from time to time. Subject to minimum application amount of SWP instalment under the respective schemes. Target Scheme is the Scheme in which the Lumpsum switch and Monthly SWP Scheme shall be registered in.

\*In case the investor opts for SIP in ICICI Prudential Retirement Fund - Pure Equity Plan/ Hybrid Aggressive Plan, then the target scheme for SWP selected shall only be ICICI Prudential Retirement Fund - Hybrid Aggressive Plan. In case the investor opts for SIP in ICICI Prudential Long Term Equity Fund (Tax Saving) then the target scheme for SWP selected shall only be ICICI Prudential Long Term Equity Fund (Tax Saving). \*\*In case ICICI Prudential Bluechip Fund or ICICI Prudential Multicap Fund is selected as target scheme than the source scheme for SIP can only be ICICI Prudential Bluechip Fund or ICICI Prudential Multicap Fund respectively.

### Q3. Under which options and plan is Freedom SIP available?

Freedom SIP is only available under Growth option of the respective schemes. However, it is available for both, direct plans and other than direct plans of the selected schemes

### Q4. What if the investor wishes to change any particulars of the Freedom SIP ?

After registration, the investor cannot change any of the particulars such as the SIP tenure, the SIP Scheme (Source Scheme), the SIP Amount, the SWP Scheme (the target scheme) or the SWP Amount etc. However, investor can modify the bank mandate mapped to the registered SIP, anytime during the SIP tenure, by submitting the respective SIP Mandate change form

### Q5. What are the eligible frequencies?

Only the Monthly Frequency is available under Freedom SIP for SIP and SWP.

### Q6. Can an investor choose the SIP date?

Yes, Investor can choose any date for SIP. In case the chosen date falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day.

## FAQ on ICICI Prudential Freedom SIP

### Q7. What is the SWP Date?

The SWP date would be the same as the SIP date

### Q8. When will the SWP start?

Post completion of SIP Tenure in the source scheme the units will be switched to target scheme, and SWP will start from the target scheme from the following month on the same day as SIP instalment date.

### Q9. Additional Purchase/ Switch in is allowed under Freedom SIP source Scheme?

Yes, additional Purchase/ Switch in is allowed under Freedom SIP source scheme

### Q10. What would be the ICICI Prudential Freedom SIP - switch amount if there are units purchased through additional purchase/ Switch in?

The total clear units accumulated through ICICI Prudential freedom SIP will be considered for the switch to the target scheme and the same will be processed on FIFO basis.

### Q11. What happens in case an investor does redemptions/ Switch Out or additional purchase/ Switch in (SI) in the target scheme?

In case of redemptions/switch-out, the SWP will continue till units are available in the target scheme. In case of additional purchase/switch-in in the target scheme, it will get added to the units available for SWP.

### Q12. What if investor makes a redemption/ partial redemption/ Switch Out (SO) from the source scheme under Freedom SIP?

If any partial redemption / Switch Out (SO) is processed in source scheme which is impacting the units accumulated through Freedom SIP during the SIP tenure (till execution of triggered switch), the switch trigger and the SWP will be discontinued but SIP will continue till the end of registered tenure

### Q13. Can an investor register multiple freedom SIP under same folio?

Yes, an investor can register multiple Freedom SIP in the same/ different schemes under a folio.

### Q14. Can an investor cancel the freedom SIP?

Yes, Investor can cancel the SIP. On cancellation of SIP, they underlying Switch trigger and SWP will get cancelled.

### Q15. Can an investor start a normal SIP where the freedom SIP is already registered?

Normal SIP is allowed but only units accumulated through ICICI Prudential Freedom SIP shall be processed on the date of Switch to Target scheme and the same will be processed on FIFO basis.

### Q16. Is SIP Top Up and SIP Pause allowed under Freedom SIP?

Yes, SIP Top-up and SIP pause is allowed, however for SIP Top-up the SWP amount limit would be based on the initial SIP amount.

### Q17. Will Exit Load be applicable?

Yes, exit load in line with the respective scheme features would be applicable incase of redemption or switch-out

## FAQ on ICICI Prudential Freedom SIP

### **Q18. Can a minor register for Freedom SIP?**

No a minor cannot register for Freedom SIP

### **Q19. What happens in case an investor defaults under Freedom SIP?**

In case of 5 consecutive defaults, the Freedom SIP along with underlying switch and SWP will cease.

### **Q20. If due to any reason the Freedom SIP gets cancelled, what shall be the consequences?**

If due to any reason the Freedom SIP is cancelled, this shall lead to subsequent cancellation of the underlying Switch and SWP.

### **Q21. What happens In case the target scheme stops accepting subscriptions/Switch In (SI)?**

In case target scheme stops accepting subscriptions/ Switch ins, AMC reserves the right to continue to provide the facility of switch into the target scheme where feasible.

### **Q22. What happens in case of merger of target scheme with another scheme?**

In case of merger of target scheme with another scheme, AMC reserves the right to continue the SWP from the new target scheme where feasible.

### **Q23. Is SIP PLUS eligible under freedom SIP?**

Yes, Terms and Conditions of SIP PLUS shall be applicable. Refer Terms and Conditions and list of eligible schemes in application form

### **Q24. If Freedom SIP with SIP PLUS discontinues the insurance cover would be as follows:**

I) If Freedom SIP with SIP PLUS registration discontinues before 3 years: Insurance cover stops immediately.

II) If Freedom SIP PLUS registration discontinues after 3 years: Insurance cover equivalent to the value of units allotted under SIP PLUS investment at the valuation as on 1st business day of month in which renewal confirmation is given, subject to a maximum of 100 times of the monthly instalment, capped at the maximum of Rs. 50 lacs.

### **Q25. What will happen to SIP PLUS once the amount from source scheme is switched to the target scheme?**

In this scenario, the insurance under SIP PLUS will cease.

### **Q26. What will happen to Freedom SIP in case of investor demise during SIP and SWP?**

In case of investor demise during the SIP tenure, the switch and the SWP shall cease and the subsequent transmission process shall begin.

In case of investor demise post SIP tenure/switch but up to Dec 2099 (or till units are available), the SWP will cease and the subsequent transmission process shall begin.

### **Q27. In case nothing is selected under Switch/ Target SWP Scheme and Tenure what will be the default?**

The default target scheme shall be ICICI Prudential Balanced Advantage Fund and default tenure is 12 years.

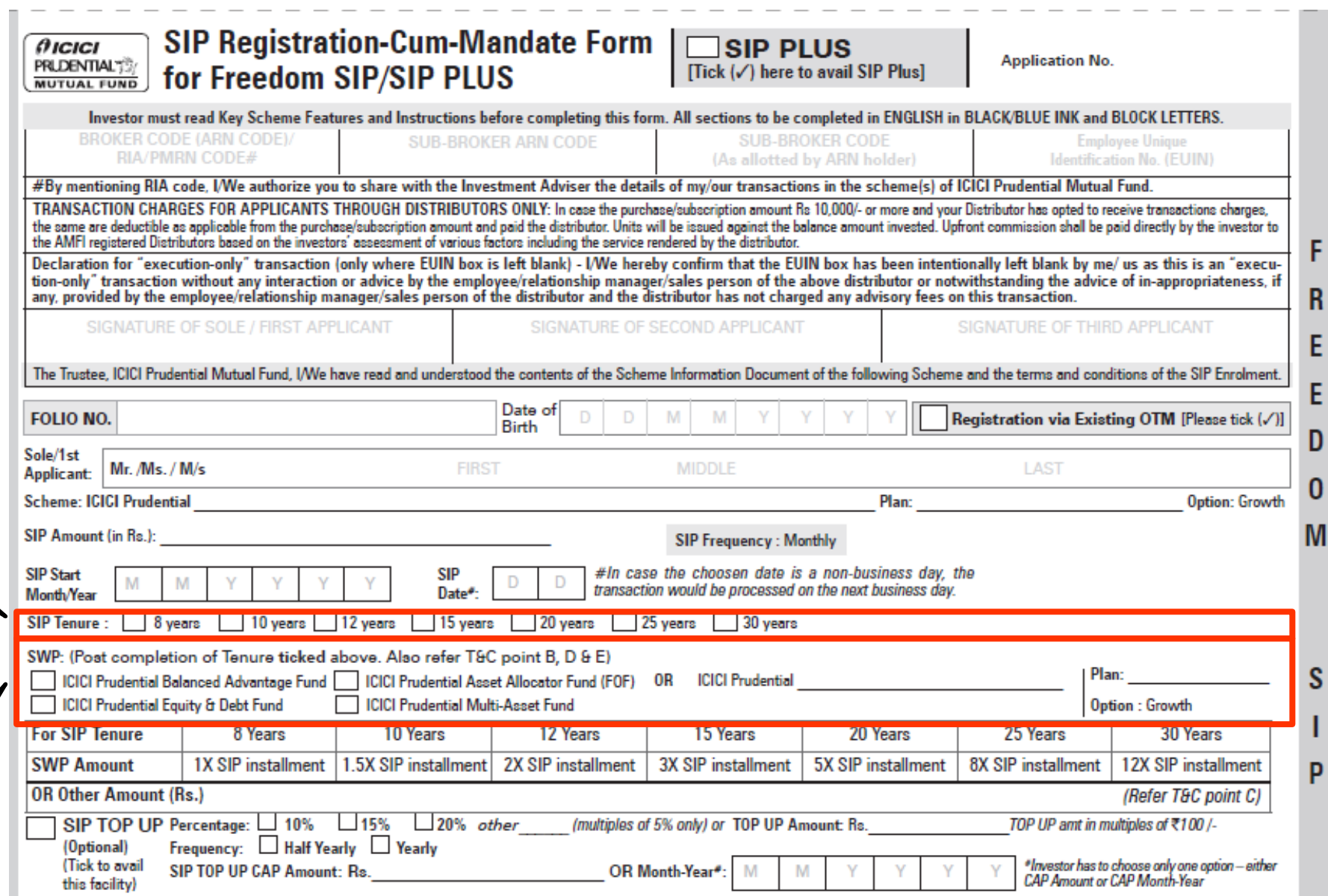
## FAQ on ICICI Prudential Freedom SIP

### Q28. To whom should the cheque / demand draft be drawn to?

The Cheque /demand draft should be drawn in favor of ICICI Prudential “Scheme Name” and crossed “Account Payee Only”. For e.g., if an investor selects ICICI Prudential Multicap Fund as source (SIP) scheme, the cheque shall be in favour of ICICI Prudential Multicap Fund and crossed “Account Payee Only”.

### Q29. How is the Freedom SIP form different from the Common Application Form?

1. While registering for Freedom SIP, the investor has to not only fill in the common application form but also the auto debit form.
2. In addition to the normal SIP details, the investor is also required to select the **SIP tenure** and the **SWP (target)** scheme at the time of registration as highlighted below.



**ICICI PRUDENTIAL MUTUAL FUND** **SIP Registration-Cum-Mandate Form for Freedom SIP/SIP PLUS**  **SIP PLUS** [Tick (✓) here to avail SIP Plus] Application No. \_\_\_\_\_

Investor must read Key Scheme Features and Instructions before completing this form. All sections to be completed in ENGLISH in BLACK/BLUE INK and BLOCK LETTERS.

BROKER CODE (ARN CODE)/ RIA/PMRN CODE#	SUB-BROKER ARN CODE	SUB-BROKER CODE (As allotted by ARN holder)	Employee Unique Identification No. (EUIN)
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#By mentioning RIA code, I/We authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of ICICI Prudential Mutual Fund.

**TRANSACTION CHARGES FOR APPLICANTS THROUGH DISTRIBUTORS ONLY:** In case the purchase/subscription amount Rs 10,000/- or more and your Distributor has opted to receive transactions charges, the same are deductible as applicable from the purchase/subscription amount and paid the distributor. Units will be issued against the balance amount invested. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

**Declaration for "execution-only" transaction (only where EUIN box is left blank) - I/We hereby confirm that the EUIN box has been intentionally left blank by me/ us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.**

SIGNATURE OF SOLE / FIRST APPLICANT \_\_\_\_\_ SIGNATURE OF SECOND APPLICANT \_\_\_\_\_ SIGNATURE OF THIRD APPLICANT \_\_\_\_\_

The Trustee, ICICI Prudential Mutual Fund, I/We have read and understood the contents of the Scheme Information Document of the following Scheme and the terms and conditions of the SIP Enrolment.

FOLIO NO. \_\_\_\_\_ Date of Birth: [D][D][M][M][Y][Y][Y][Y]  Registration via Existing OTM [Please tick (✓)]

Sole/1st Applicant: Mr./Ms./M/s FIRST MIDDLE LAST

Scheme: ICICI Prudential \_\_\_\_\_ Plan: \_\_\_\_\_ Option: Growth

SIP Amount (in Rs.): \_\_\_\_\_ SIP Frequency: Monthly

SIP Start Month/Year: [M][M][Y][Y][Y][Y] SIP Date\*: [D][D] #In case the chosen date is a non-business day, the transaction would be processed on the next business day.

SIP Tenure:  8 years  10 years  12 years  15 years  20 years  25 years  30 years

SWP: (Post completion of Tenure ticked above. Also refer T&C point B, D & E)

<input type="checkbox"/> ICICI Prudential Balanced Advantage Fund	<input type="checkbox"/> ICICI Prudential Asset Allocator Fund (FOF)	OR	ICICI Prudential _____	Plan: _____
<input type="checkbox"/> ICICI Prudential Equity & Debt Fund	<input type="checkbox"/> ICICI Prudential Multi-Asset Fund			Option: Growth

For SIP Tenure	8 Years	10 Years	12 Years	15 Years	20 Years	25 Years	30 Years
SWP Amount	1X SIP installment	1.5X SIP installment	2X SIP installment	3X SIP installment	5X SIP installment	8X SIP installment	12X SIP installment

OR Other Amount (Rs.) \_\_\_\_\_ (Refer T&C point C)

SIP TOP UP Percentage:  10%  15%  20% other \_\_\_\_\_ (multiples of 5% only) or TOP UP Amount: Rs. \_\_\_\_\_ TOP UP amt in multiples of ₹100/-

(Optional) Frequency:  Half Yearly  Yearly

(Tick to avail this facility) SIP TOP UP CAP Amount: Rs. \_\_\_\_\_ OR Month-Year\*: [M][M][Y][Y][Y][Y] \*Investor has to choose only one option – either CAP Amount or CAP Month-Year

If the investor does not select the above, by default the SIP tenure shall be 12 years and target scheme will be ICICI Prudential Balanced Advantage Fund

Please refer to the Terms & Conditions mentioned in the Freedom SIP/ SIP PLUS – Common Application Form for further details.

ICICI Prudential Freedom SIP is an optional feature offered by ICICI Prudential AMC. This feature does not in any way give assurance of the performance of any of the Schemes of ICICI Prudential Mutual Fund or provide any guarantee of withdrawals through SWP mode. ICICI Prudential Freedom SIP is an optional feature that allows initial investments through SIP, switch to another scheme after a pre-defined tenure and SWP post that. The SWP will be processed either till Dec 2099 or till the units are available in target scheme, whichever is earlier. Please read terms and conditions in the application form before investing or visit [www.iciciprurf.com](http://www.iciciprurf.com) This facility should **not be** associated or confused with Freedom SWP; the two are separate facilities provided by ICICI Prudential AMC Limited.

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

All figures and other data given in this document are dated. The same may or may not be relevant at a future date. The AMC takes no responsibility of updating any data/information in this material from time to time. The information shall not be altered in any way, transmitted to, copied or distributed, in part or in whole, to any other person or to the media or reproduced in any form, without prior written consent of ICICI Prudential Asset Management Company Limited. Prospective investors are advised to consult their own legal, tax and financial advisors to determine possible tax, legal and other financial implication or consequence of subscribing to the units of ICICI Prudential Mutual Fund. Data source: Internal, except as mentioned specifically.

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ICICI Prudential SIP PLUS as an add-on, optional feature will be available for the select schemes of ICICI Prudential Mutual Fund. Insurance cover is provided under the group term insurance plan by ICICI Prudential Life Insurance Company Ltd. Please read the group scheme rules for more details on the terms and conditions. The AMC is not acting as an agent for marketing/ sales of insurance policies nor soliciting any business. This is just for information purpose and should not in any way be construed as any kind of promotion or endorsement of any insurance product by ICICI Prudential Asset Management Co Ltd.

Scheme Name	Type of Scheme
ICICI Prudential Bluechip Fund	An open ended equity scheme predominantly investing in large cap stocks
ICICI Prudential Large & Mid Cap Fund	An open ended equity scheme investing in both large cap and mid cap stocks.
ICICI Prudential Midcap Fund	An open ended equity scheme predominantly investing in mid cap stocks.
ICICI Prudential Smallcap Fund	An open ended equity scheme predominantly investing in small cap stocks.
ICICI Prudential Value Discovery Fund	An open ended equity scheme following a value investment strategy.
ICICI Prudential Multicap Fund	An open ended equity scheme investing across large cap, mid cap, small cap stocks.
ICICI Prudential India Opportunities Fund	An Open Ended Equity Scheme following Special Situation theme
ICICI Prudential Focused Equity Fund	An open ended equity scheme investing in maximum 30 stocks across market-capitalisation i.e. focus on multicap
ICICI Prudential Dividend Yield Equity Fund	An open ended equity scheme predominantly investing in dividend yielding stocks
ICICI Prudential Retirement Fund - Hybrid Aggressive Plan/ Pure Equity Plan	An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age.(whichever is earlier)
ICICI Prudential Long Term Equity Fund (Tax Saving)	An open ended Equity Linked Savings Scheme with a statutory lock in of 3 years and tax benefit

Scheme Name	Type of Scheme
ICICI Prudential Balanced Advantage Fund	An open ended dynamic asset allocation fund
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.

\*Investors may please note that they will be bearing the recurring expenses of this Scheme in addition to the expenses of the underlying Schemes in which this Scheme makes investment

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

ICICI Prudential Multi-Asset Fund is suitable for investors who are seeking\*:

- 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 Equity & Debt Fund is suitable for investors who are seeking\*:

- 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 Balanced Advantage Fund is suitable for investors who are seeking\*:

- Long term wealth creation solution
- An equity fund that aims for growth by investing in equity and derivatives.

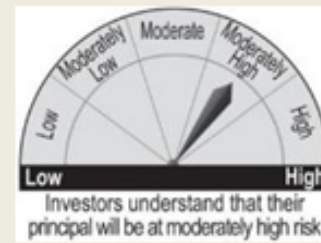
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them



ICICI Prudential Bluechip Fund is suitable for investors who are seeking\*:

- Long term wealth creation
- An open ended equity scheme predominantly investing in large cap stocks.

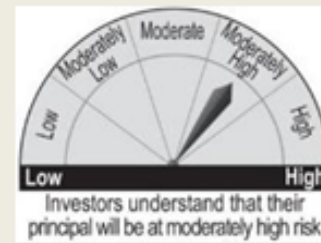
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them



ICICI Prudential Value Discovery Fund is suitable for investors who are seeking\*:

- Long term wealth creation
- An open ended equity scheme following a value investment strategy

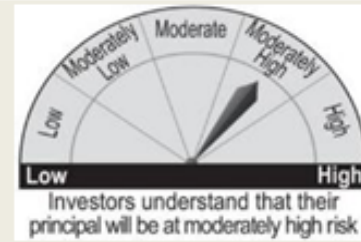
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them



ICICI Prudential Large & Mid Cap Fund is suitable for investors who are seeking\*:

- Long term wealth creation
- An open ended equity scheme investing in both largecap and mid cap stocks

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them



ICICI Prudential Smallcap Fund is suitable for investors who are seeking\*:

- Long Term wealth creation
- An open ended equity scheme that seeks to generate capital appreciation by predominantly investing in equity and equity related securities of small cap companies.

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them



ICICI Prudential Midcap Fund is suitable for investors who are seeking\*:

- Long Term wealth creation
- An open-ended equity scheme that aims for capital appreciation by investing in diversified mid cap companies.

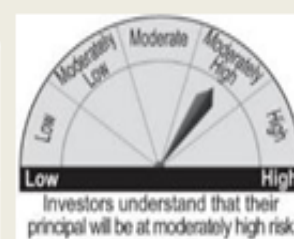
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them



ICICI Prudential Focused Equity Fund is suitable for investors who are seeking\*:

- Long Term Wealth Creation
- An open ended equity scheme investing in maximum 30 stocks across market- capitalisation.

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.





**ICICI Prudential India Opportunities Fund (The scheme is suitable for investors who are seeking\*)**

- Long term wealth creation
- An equity scheme that invests in stocks based on special situations theme.

\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



**ICICI Prudential Multicap Fund is suitable for investors who are seeking\*:**

- Long term wealth creation
- An open ended equity scheme investing across largecap, mid cap and small cap stocks.

\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them



**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\*:**

- Long Term wealth creation
- An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETF/schemes.

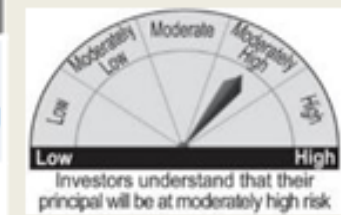
\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



**ICICI Prudential Dividend Yield Equity Fund is suitable for investors who are seeking\*:**

- Long Term Wealth Creation
- An open ended equity scheme that aims for growth by primarily investing in equity and equity related instruments of dividend yielding companies.

\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



**ICICI Prudential Long Term Equity Fund (Tax Saving) is suitable for investors who are seeking\*:**

- Long Term Wealth Creation Solution
- An Equity Linked Savings Scheme that aims to generate long term capital appreciation by primarily investing in equity and related securities and provides tax benefit under section 80C of Income Tax Act, 1961.

\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



**ICICI Prudential Retirement Fund – Pure Equity Plan is suitable for investors who are seeking\*:**

- Long Term Wealth Creation Solution
- An equity scheme that invest predominantly invest in equity and equity related Securities

\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



**ICICI Prudential Retirement Fund – Hybrid Aggressive Plan is suitable for investors who are seeking\*:**

- Long Term Wealth Creation Solution
- An Hybrid scheme that predominantly invest in equity and equity related securities and shall also invest in debt and other securities.

\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



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