

Aim To Get The Right **ALLOCATION** To The Right **ASSET** At The Right **TIME**



ICICI Prudential

Asset Allocator Fund

An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETFs/ schemes



Equity: World of Bulls & Bears



Equity Market tends to outperform over a long run. A significant event can trigger volatility in equity market.



Source: BSE India. Price return Variant of the S&P BSE Sensex Index has been considered. Past performance may or may not sustain in future.

Follow the Signals for a Smoother Investment Journey



Return Profile across market cycle

- Winners have kept on rotating
- Asset classes perform based on the market cycle
- Equity market tends to generally perform well in expansionary economies
- Gsec tends to generally perform well in contracting economies
- Shift of allocation between asset classes can ensure a smoother investment journey

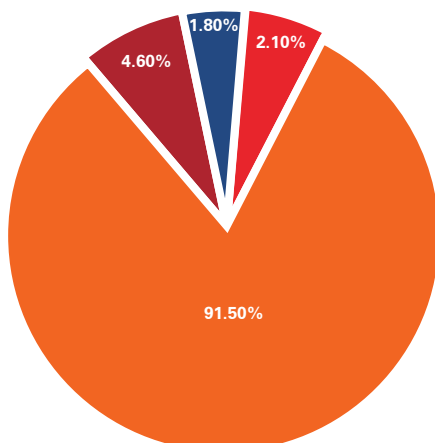
Year	Equity	Debt
2005	39	4
2006	42	5
2007	57	6
2008	-51	28
2009	78	-9
2010	19	3
2011	-24	2
2012	29	11
2013	8	-1
2014	33	14
2015	-3	7
2016	4	15
2017	30	0
2018	6	6

Source: MFI explorer, Gsec – 10 year Government Security. Returns in % CAGR terms. The Index variant considered is the total return variant of the Index Past performance may or may not sustain in future.

Hence, Asset Allocation is Paramount



Allocation towards the right asset class is a key determinant for portfolio performance over a long run



Asset Allocation

Market Timing

Securities Selection

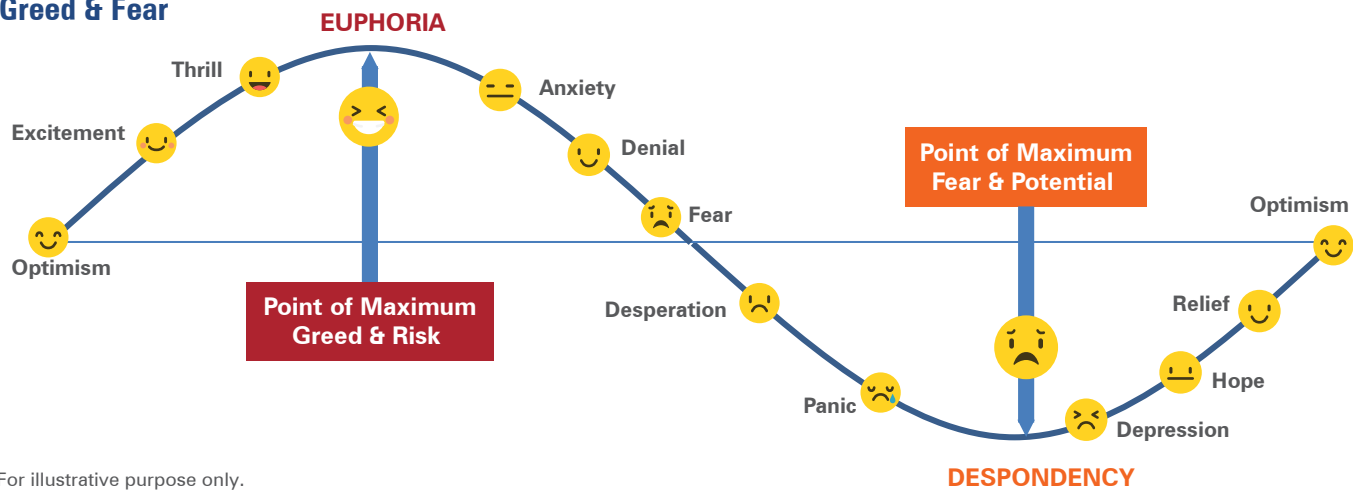
Others

Source: "Determinants of Portfolio Performance II, An Update" by Gary Brinston, Brian D. Singer and Gilbert L. Beebower, Financial Analysts Journal May-June 1991. For illustrative purpose only. Not indicative of any specific investment.

Greed & Fear: Various Reactions of an Investor



Greed & Fear



For illustrative purpose only.

So what is the solution to this?



The solution is very simple:

- 1) "Allocating to right asset at the right time"
- 2) "Buy low, Sell High" for equity allocation.

Solution may look simple, however the same is difficult to implement by an investor and end up doing the opposite.



The asset allocation and investment strategy will be as per Scheme Information Document.

Allocation between Equity and Debt at the Right TIME



This Scheme tries to capture the optimum allocation of Debt & Equity based on the attractiveness of one asset class over the other.



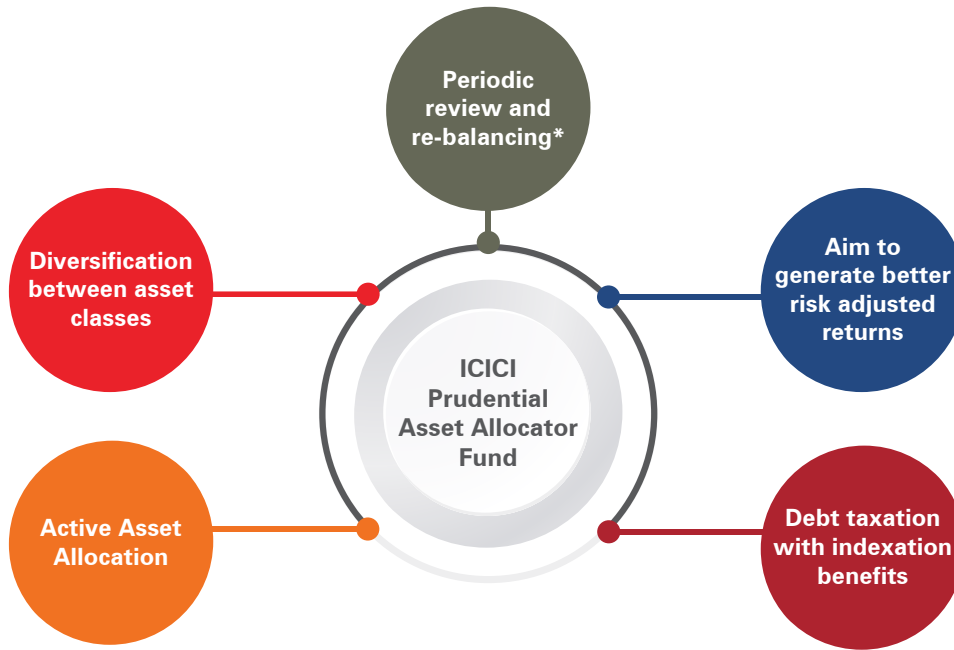
Allocation between asset classes

- The Scheme will be actively managed by Fund Managers having expertise of equity and debt markets.
- The Scheme allocates between equity and debt mutual fund schemes based on in-house valuation model.

The Right Allocation is not only dependent on Equity Valuation, also considers the opportunities that available in Debt Market.

The Scheme may invest up to 50% in gold mutual fund schemes.

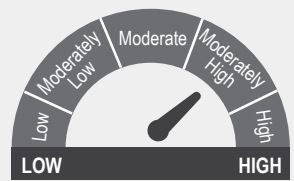
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The asset allocation and investment strategy will be as per Scheme Information Document. *Rebalancing will be as per the Scheme Information Document. For more details on tax please consult with your tax advisor.

Riskometer



<p>ICICI Prudential Asset Allocator Fund (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>	 <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 fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETF/schemes. 	
<p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	

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

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