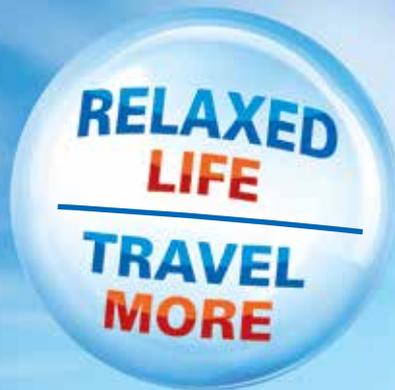


**Aim to bring
your retirement
dreams to life.
Invest today!**



ICICI Prudential Retirement Fund

An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

NFO PERIOD:

7th Feb 2019 to 21st Feb 2019



Have You Thought About Your Retirement?



If no, here are some facts you should know:

Only **10%** of the **60+** population have income from pension or rent

Around **60%** of people above the age of **70** are dependents

60% of male & around **25%** of females who are **60+** are still working

Source: Census India 2011

Need For Retirement Planning:



With changing demographic and social patterns, planning for your retirement has become pivotal. Below are the reasons why you should start planning soon!

Shorter working life, longer life expectancy



Nuclear Families

Lifestyle Inflation



Changing outlook towards retirement

- **Shorter working life, Longer Life expectancy:** Higher education has led people to join the work force late. Changing life goals, encourages people to retire earlier than before
- **Nuclear Families:** In a nuclear structure, the burden of financial responsibilities may be high as one nuclear family could end up taking care of two sets of parents.
- **Lifestyle inflation:** Inflation and rising medical and education costs have increased the cost of living.
- **Changing outlook towards retirement:** From leading a quiet retired life, retirees now prefer travelling to various countries, pursuing their passion and doing all that they missed out on earlier.

How To Plan For Your Retirement?



The secret is to get these four questions right.



Right Time

The earlier the better. If you delay saving for your retirement, you will be forced to either compromise on your retired life or postpone your retirement.



Right Asset Allocation

Your right asset allocation depends on your risk profile which in turn depends on your age and multiple other factors.



Right Amount

You should target your retirement corpus basis your current lifestyle and your dreams. Only if you plan now, you will be able to live your dream retirement.



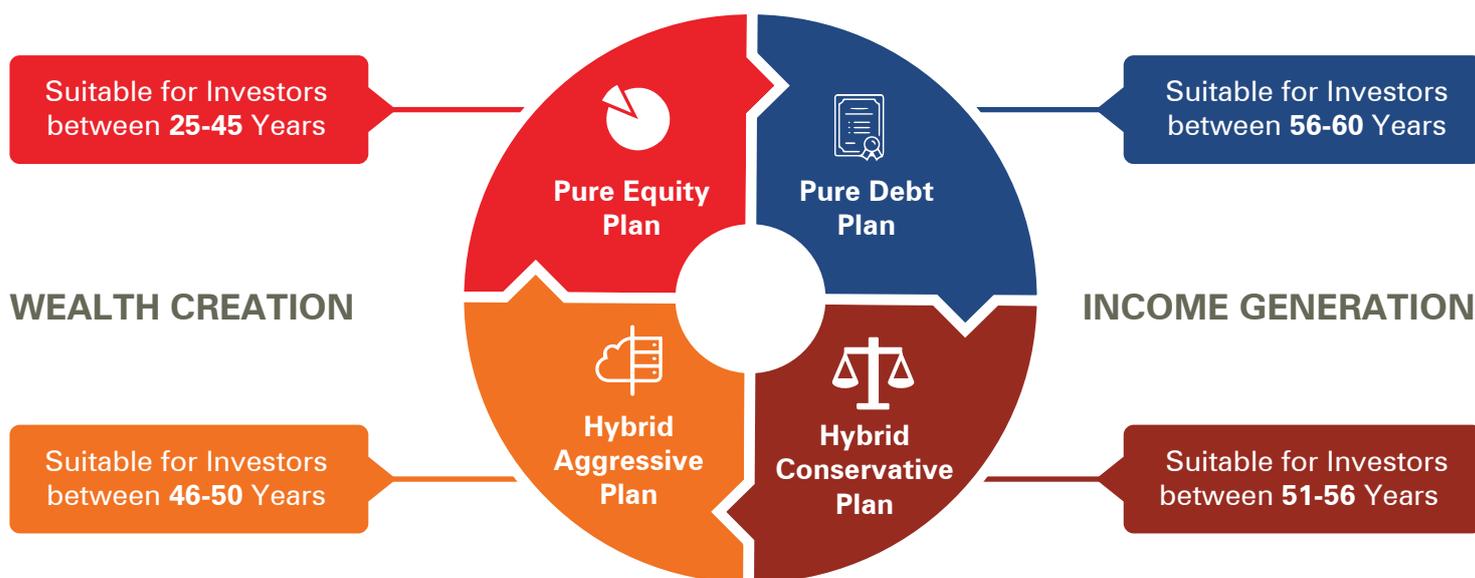
Right Tarakki Partner

Mutual Funds are relatively good instruments to invest in for retirement. They are managed by experts and are objective based. ICICI Prudential Retirement Fund is designed with the objective of helping investors in achieving their retirement goals.

Why Invest In ICICI Prudential Retirement Fund?



The Scheme aims to provide capital appreciation and income to the investors which will help investors in achieving their retirement goals. Basis investor risk appetite and asset allocation needs, the investor can choose to invest in any of the 4 investment plans available.



The investment option suitability under the scheme is based on investor risk appetite and requirements. Investors should consult financial advisors if in doubt of suitability of a plan. The above representation is for illustration purpose only.

Benefits of Investing In ICICI Prudential Retirement Fund:



Scheme has a lock-in, of 5 years or till retirement age (60 years), whichever is earlier, which will restrict impulsive withdrawals and allow Fund Manager to perform over cycles



Within lock-in, unlimited switches between plans without exit loads, Active/Autoswitch facility available*



Systematic Withdrawal Plan (SWP) facility to meet regular cash flow needs, post completion of lock-in.



Every redemption will remind you that you have compromised your golden age years for current spending

*Active/ Auto-switch facility shall be available post NFO

Scheme Facts:



NFO Period	Feb 07, 2019 to Feb 21, 2019
MICR Cheques	Till end of business hours on Feb 21, 2019
RTGS and transfer cheques	Till end of business hours on Feb 21, 2019
Switches	Switches from equity schemes - Feb 21, 2019 till cut off time (specified for switch outs in the source scheme) Switches from other schemes - Feb 21, 2019 till cut off time (specified for switch outs in the source scheme)
Plans/Option	ICICI Prudential Retirement Fund – Growth & Dividend, ICICI Prudential Retirement Fund – Direct- Growth & Dividend
Minimum Application Amount	Rs. 5,000/- (plus in multiple of Re.1 thereafter)
Fund Manager*	Equity portion – Mrinal Singh & Ashwin Jain Debt portion- Manish Banthia & Anuj Tagra
SIP	Available during NFO & Ongoing offer period
SWP/ STP	Available during ongoing offer period, post completion of lock-in

* Priyanka Khandelwal for investment in overseas securities.

Riskometer & Disclaimer



<p>Product Labeling for Pure Equity Plan: This Product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term wealth creation • A equity scheme that predominantly invests in equity and equity related securities <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	 <p>Investors understand that their principal will be at Moderately high risk</p>
<p>Product labeling for 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 advisors if in doubt about whether the product is suitable for them.</p>	 <p>Investors understand that their principal will be at Moderately high risk</p>
<p>Product labeling for 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 advisors if in doubt about whether the product is suitable for them.</p>	 <p>Investors understand that their principal will be at Moderately high risk</p>
<p>Product labeling for Pure Debt Plan: This Product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • All duration savings • A Debt scheme that invests in debt and money market instruments with a view to maximise optimum balance of yields, safety and liquidity. <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	 <p>Investors understand that their principal will be at Moderate risk</p>

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

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For more information, visit www.iciciprumpf.com or please refer the Scheme Information Document. The Information contained herein should not be construed as a forecast or promise nor should it be considered as an investment advice.