

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)



About the Scheme

Launched in February 27, 2019, **ICICI Prudential Retirement Fund** is an open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (Whichever is earlier)

What are different plan available under the scheme?

The scheme has following four Plans.

i. Pure Equity Plan

To generate long-term capital appreciation and income generation to investors from a portfolio that is predominantly invested in equity and equity related securities. However, there is no assurance or guarantee that the investment objective of the plan would be achieved

ii. Hybrid Aggressive Plan

An open ended hybrid scheme predominantly investing in equity and equity related securities to generate capital appreciation. The scheme may also invest in Debt, Gold/Gold ETF/units of REITs & InvITs and such other asset classes as may be permitted from time to time for income generation / wealth creation. However, there is no assurance or guarantee that the investment objective of the plan would be achieved

iii. Hybrid Conservative Plan

To generate regular income through investments predominantly in debt and money market instruments. The Scheme also seeks to generate long term capital appreciation from the portion of equity investments under the Scheme. However, there is no assurance or guarantee that the investment objective of the plan would be achieved

iv. Pure Debt Plan

To generate income through investing in a range of debt and money market instruments of various duration while maintaining the optimum balance of yield, safety and liquidity. However, there is no assurance or guarantee that the investment objective of the plan would be achieved

Why ICICI Prudential Retirement Fund?

ICICI Prudential Retirement Fund is an open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier).

Under the scheme there are four different plans which investors can choose based on their risk appetite.

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Features of the Scheme

Type of Scheme	An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age.(whichever is earlier)
Plans	ICICI Prudential Retirement Fund & ICICI Prudential Retirement Fund – Direct; Options: Growth & Dividend (dividend payout)
Minimum Application Amount	Rs. 5,000 (plus in multiple of Re.1 thereafter)
Minimum Additional Application Amount	Rs. 1,000 (plus in multiple of Re.1)
Minimum Redemption Amount	Any Amount (w.e.f – February 17, 2020), Post Completion of lock-in period, as applicable.
Entry Load	Not Applicable
Exit Load	Nil
Fund Manager	<p>Equity : Mr. Mrinal singh (managing this fund since Feb 2019, and has overall 17 years of experience)</p> <p>Mr. Ashwin Jain (managing this fund since Feb 2019, and has overall 12 years of experience)</p> <p>Debt : Mr. Manish Banthia (managing this fund since Feb 2019, and has overall 16 years of experience)</p> <p>Mr. Anuj Tagra (managing this fund since Feb 2019, and has overall 12 years of experience)</p> <p>In addition to the fund manager managing this Scheme, the overseas investment of the scheme is managed by Ms. Priyanka Khandelwal.</p>
Benchmark Index	<p>Pure Equity Plan - NIFTY 500 TRI</p> <p>Hybrid Aggressive Plan - CRISIL Hybrid 35+65 - Aggressive Index</p> <p>Hybrid Conservative Plan - NIFTY 50 Hybrid Composite Debt 15:85 Index</p> <p>Pure Debt Scheme - NIFTY Composite Debt Index</p>
SIP / SWP / STP (Flex/Value)	Available

Product labeling for Pure Equity Plan:

This Product is suitable for investors who are seeking*:

- Long term wealth creation
- An equity scheme that invest predominantly invest in equity and equity related Securities.

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



Investors understand that their principal will be at moderately high risk

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Product labeling for Hybrid - Aggressive Plan:

<p>This Product 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 • A Hybrid scheme that predominantly invest in equity and equity related securities and shall also invest in debt and other securities. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	

Product labeling for Hybrid - Conservative Plan:

<p>This Product 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"> • 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 advisers if in doubt about whether the product is suitable for them</p>	

Product labeling for Pure Debt Plan:

<p>This Product is suitable for investors who are seeking*:</p>	<p>Investors understand that their principal will be at moderate risk</p>
<ul style="list-style-type: none"> • All Duration Savings • A Debt scheme that invests in Debt and money market Instruments with the view to maximize optimum balance of yield, safety and liquidity. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	

Disclaimer

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

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