

**INVEST YOUR WAY TO  
FINANCIAL FREEDOM**



**ICICI Prudential**

**FREEDOMSIP**

**ICICI**  
**PRUDENTIAL**  
**MUTUAL FUND**

**TARAKKI KAREIN!**

To Discover Yourself

ICICI Prudential

**FREEDOMSIP**



To Travel the World

ICICI Prudential

**FREEDOM**SIP



To Live your Dreams

ICICI Prudential

**FREEDOMSIP**



# To Retire Early

ICICI Prudential

## FREEDOMSIP



# We are always looking for **FREEDOM**

To follow our **PASSION**



To **TRAVEL** the world anytime



To **DECIDE** when to retire



To **LIVE** the life we imagined





If you don't find a way  
to make money while  
you sleep, you will  
work until you die.  
*-Warren Buffett*

Note: Freedom SIP mentioned  
henceforth means ICICI  
Prudential Freedom SIP



Presenting

ICICI Prudential


**FREEDOMSIP**



# Life with Savings

Growing Active Income



 Active Income: Salary, Business or Professional Income

The above is for reference only, this feature does not provide guarantee of future returns.

# Life with Savings

Growing Active Income

Passive Income starts shrinking  
once Active Income stops



Active Income: Salary, Business or Professional Income




Passive Income: what one gets through Investments/Savings

The above is for reference only, this feature does not provide guarantee of future returns.

# Life with Financial Freedom

Growing Active Income



 Active Income: Salary, Business or Professional Income


The above is for reference only, this feature does not provide guarantee of future returns.


# Life with Financial Freedom

Growing Active Income

Passive Income for Financial Freedom



 Active Income: Salary, Business or Professional Income

 Passive Income: what one gets through Investments/Savings

The above is for reference only, this feature does not provide guarantee of future returns.

# Decide : When do you want to live your Dream life?

You can choose to retire in how many years

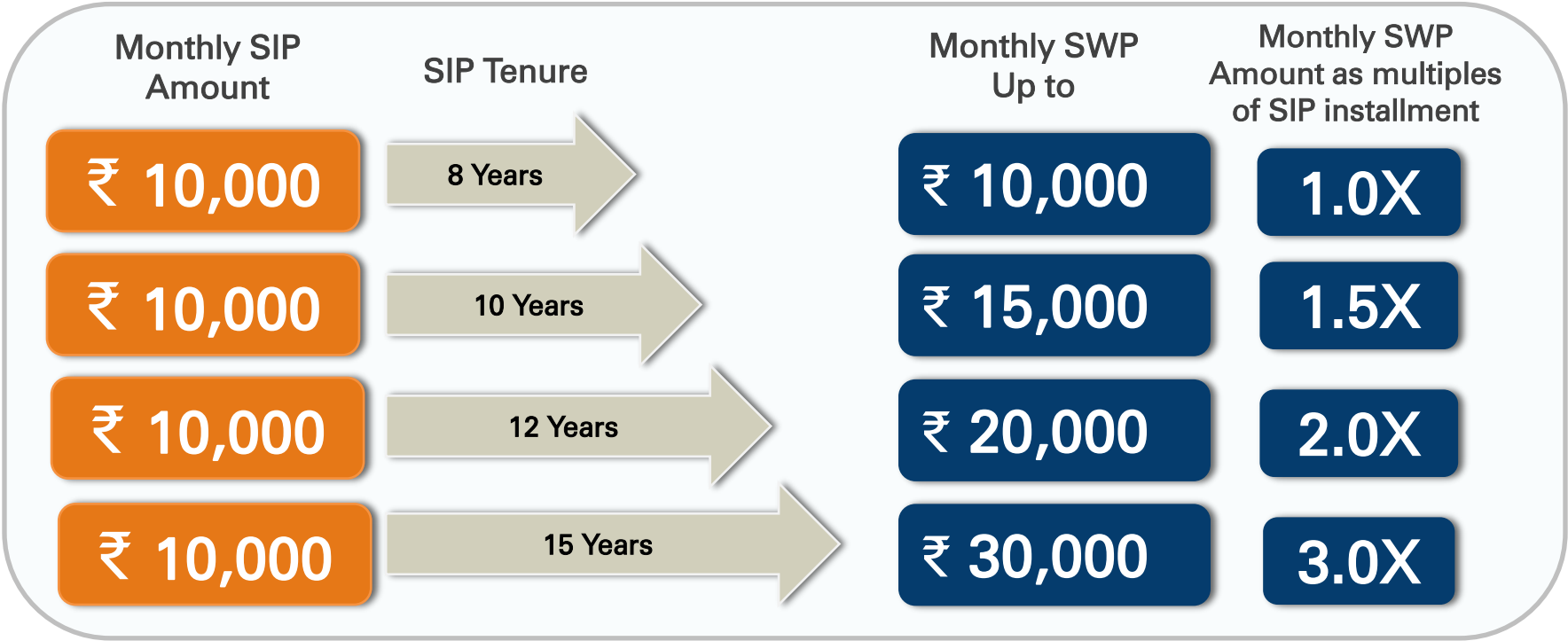
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>
<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>

# Decide : When do you want to live your Dream life?

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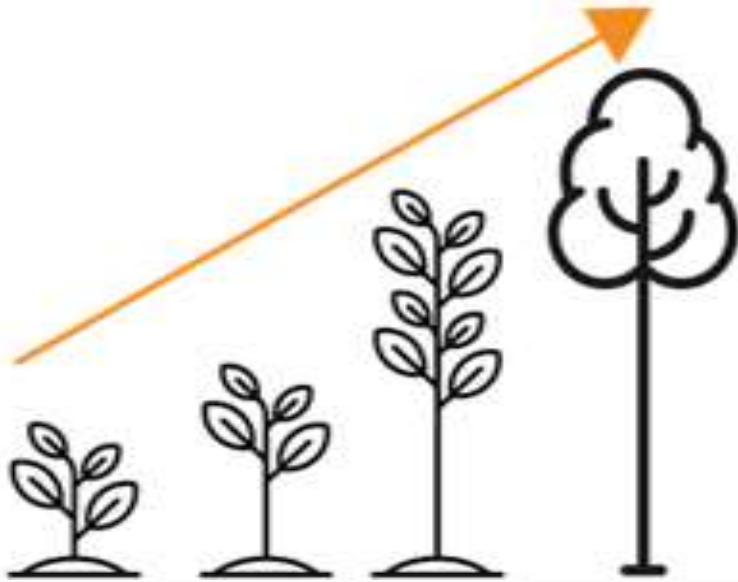
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>7</b>	<b>8</b> ✓	<b>9</b>	<b>10</b> ✓	<b>11</b>	<b>12</b> ✓
<b>13</b>	<b>14</b>	<b>15</b> ✓	<b>16</b>	<b>17</b>	<b>18</b>

# Introducing ICICI Prudential Freedom SIP



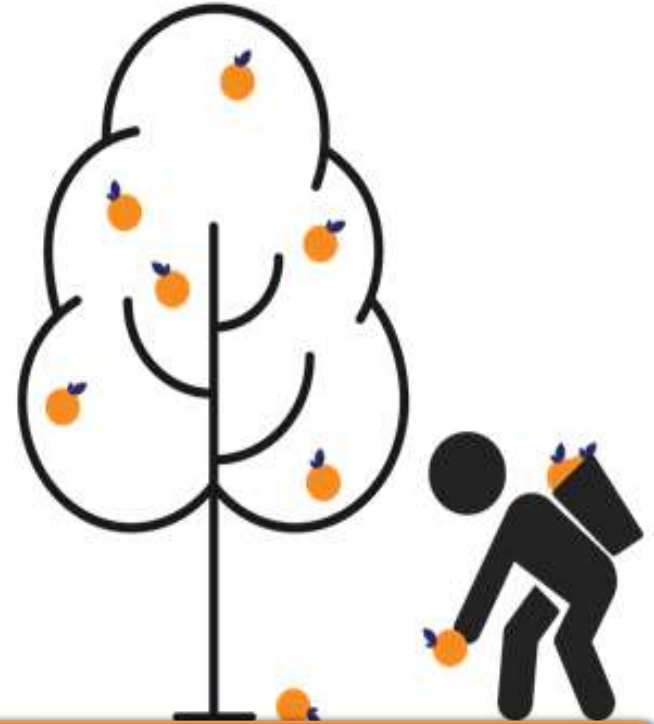
ICICI Prudential Freedom SIP is an optional feature offered by ICICI Prudential AMC. This feature does not in any way give assurance of the performance of any of the Schemes of ICICI Prudential Mutual Fund or provide any guarantee of withdrawals through SWP mode. Freedom SIP allows investors to switch the SIP investments to a target scheme, post completion of the SIP tenure & monthly SWP will continue from the target scheme. The investor may select any other SWP Amount but is restricted to the multiples mentioned above, and will be based on the initial SIP installment.

# How does Freedom SIP work?



Grow Your Wealth through SIP

Switch to  
Target Scheme



Receive Your Monthly Payout via SWP



# ICICI Prudential Freedom SIP



1. Choose Your SIP Amount

For Example Rs. 10,000/- Monthly

2. Choose Your Tenure

8

10

12

15

Years

3. Choose Your Set of Schemes

Source Scheme

Target Scheme

# Scheme Selection

## Source Scheme

Ipru Bluechip Fund

Ipru Multicap Fund

Ipru India Opportunities  
Fund

Ipru Large & Midcap Fund

Ipru Smallcap Fund

Ipru Midcap Fund

Ipru Dividend Yield Equity  
Fund

Ipru Focused Equity Fund

Ipru Value Discovery  
Fund

Ipru Balanced Advantage  
Fund

Ipru Equity & Debt Fund

Ipru Multi-Asset Fund

Ipru Asset Allocator Fund  
(FOF)

## Target Scheme

ICICI Prudential Equity & Debt Fund

ICICI Prudential Multi- Asset Fund

ICICI Prudential Asset Allocator Fund  
(FOF)

ICICI Prudential Balanced Advantage Fund

Ipru: ICICI Prudential

Please refer to T&C as mentioned in the freedom SIP application form. ICICI Prudential reserves the right to make changes in the source and target schemes. Please note the source and target scheme cannot be the same.

# Illustration 1

Years	Monthly SIP Installment (Rs)	Investment Amount (Rs)	Market Value of SIP @ 12% XIRR	Monthly SWP Amount (Rs)	Effective SWP Return(Annual)
8	10000	9,60,000	15,70,240	10000	7.6%
10	10000	12,00,000	22,40,359	15000	8.0%
12	10000	14,40,000	30,80,956	20000	7.7%
15	10000	18,00,000	47,59,314	30000	7.5%

**This is for illustrative purposes only to explain how Freedom SIP works, actual results may vary.**

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# Illustration 2

Years	Monthly SIP Installment (Rs)	Investment Amount (Rs)	Market Value of SIP @ 11% XIRR	Monthly SWP Amount (Rs)	Effective SWP Return(Annual)
8	10000	9,60,000	15,06,575	10000	7.9%
10	10000	12,00,000	21,24,297	15000	8.4%
12	10000	14,40,000	28,85,393	20000	8.5%
15	10000	18,00,000	43,70,720	30000	8.5%

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# Illustration 3

Years	Monthly SIP Installment (Rs)	Investment Amount (Rs)	Market Value of SIP @ 10% XIRR	Monthly SWP Amount (Rs)	Effective SWP Return(Annual)
8	10000	9,60,000	14,45,558	10000	8.3%
10	10000	12,00,000	20,14,517	15000	8.9%
12	10000	14,40,000	27,03,088	20000	8.8%
15	10000	18,00,000	40,16,212	30000	8.9%

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# Freedom SIP is With SIP PLUS too

ICICI Prudential

## FREEDOMSIP



Monthly SIP Amount	SIP Tenure	Monthly SWP Up to	Monthly SWP Amount as multiples of SIP installment
₹ 10,000	8 Years	₹ 10,000	1.0X
₹ 10,000	10 Years	₹ 15,000	1.5X
₹ 10,000	12 Years	₹ 20,000	2.0X
₹ 10,000	15 Years	₹ 30,000	3.0X



**This is for illustrative purposes only to explain how Freedom SIP & SIP PLUS works, actual results may vary.**

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# Illustration with SIP PLUS



Mr. Smart starts an SIP of Rs 50,000 per month for 15 years.

Up to Year 15, he shall be insured under SIP PLUS\*. After which he shall receive SWP of Rs 150,000 per month\*\*.

	SIP in source scheme (Rs)	SWP from target scheme (Rs)	Market Value (Rs)	Insurance Cover Up to (Rs)
Year 1	600,000		628,278	500,000
Year 2	600,000		1,322,346	2,500,000
Year 3	600,000		2,089,091	5,000,000
....				
Year 14	600,000		18,190,460	5,000,000
<b>Year 15</b>	<b>600,000</b>		<b>20,723,517</b>	<b>5,000,000</b>
Switch to target Scheme				
Year 16		1,800,000	20,791,388	
Year 17		1,800,000	20,865,626	
Year 18		1,800,000	20,946,827	
....				

Insurance cover with..



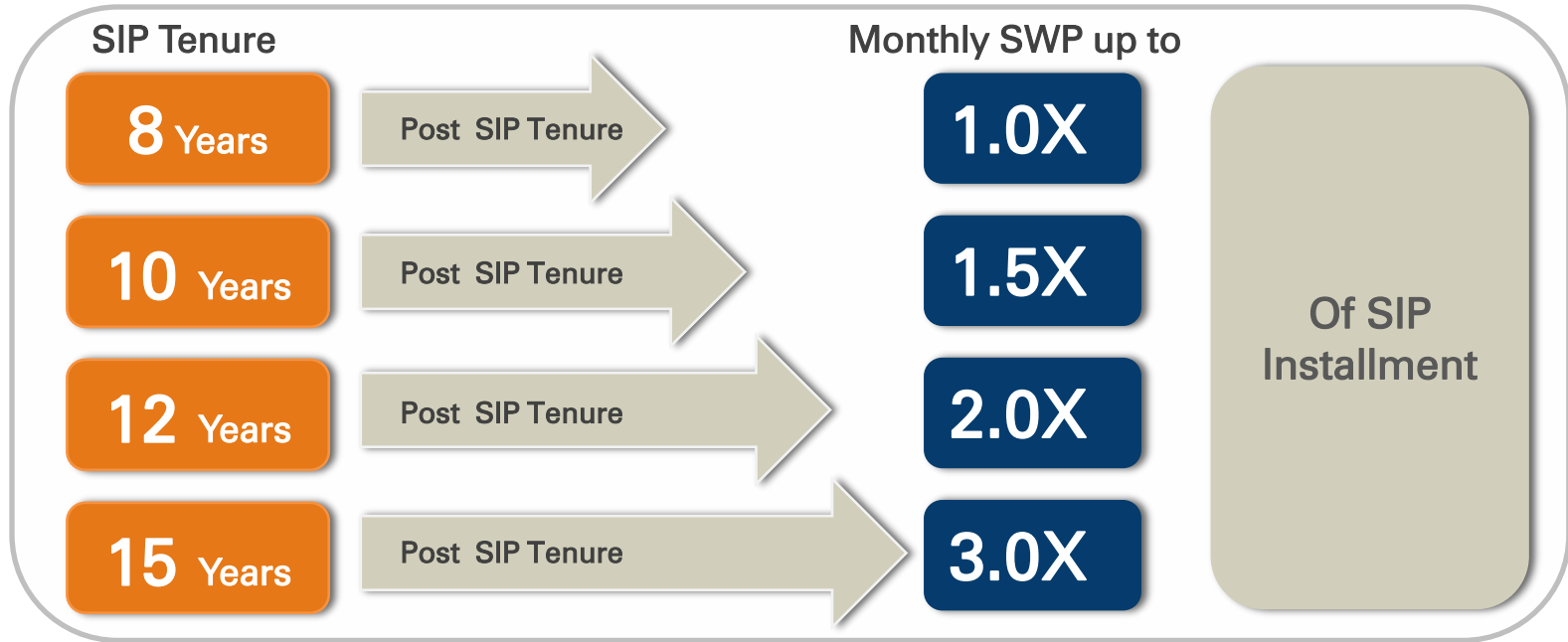
Insurance cover: Year 1: 10x, Year 2: 50x, Year 3 onwards: 100x subject to Max amount of Rs 50 lacs

Monthly payout through SWP

**This is for illustrative purposes only to explain how Freedom SIP & SIP PLUS works, actual results may vary.**

\*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. 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. Freedom SIP allows investors to switch the SIP investments to a target scheme, post completion of the SIP tenure & monthly SWP will continue from the target scheme. \*\*The investor may select any other SWP Amount but is restricted to the multiples mentioned, and will be based on the initial SIP installment. Assuming rate of Return on SIP: 10% pa and SWP: 9% pa. Assuming Rs 50,000 SIP made at the start of the month and SWP is of Rs 150,000 as per Freedom SIP.

# ICICI Prudential Freedom SIP



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. Freedom SIP allows investors to switch the SIP investments to a target scheme, post completion of the SIP tenure & monthly SWP will continue from the target scheme. The investor may select any other SWP Amount but is restricted to the multiples mentioned above, and will be based on the initial SIP installment



# Benefit of investing through ICICI Prudential Freedom SIP



**Financial Goal Based Investing – Helps investors decide monthly investing amount**

**Inculcates the habit of long term investing**

**Benefit of SIP PLUS (Life insurance) (Optional)**

**Make suitable combination based on your Requirement & Risk Appetite**

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.

# Terms & Conditions



A) SIP is to be registered into below mentioned schemes for a fixed period of either 8 years, 10 years, 12 years or 15 years.

The following schemes are included for SIP under Freedom SIP: ICICI Prudential Bluechip Fund, ICICI Prudential Multicap Fund, ICICI Prudential Midcap Fund, ICICI Prudential India Opportunities Fund, ICICI Prudential Smallcap Fund, ICICI Prudential Large & Midcap Fund, ICICI Prudential Dividend Yield Equity Fund, ICICI Prudential Value Discovery Fund, ICICI Prudential Focused Equity Fund, ICICI Prudential Asset Allocator Fund, ICICI Prudential Balanced Advantage Fund, ICICI Prudential Multi Asset Fund and ICICI Prudential Equity & Debt Fund.

B) On completion of the SIP period, the entire accumulated clear units via the respective Freedom SIP will be transferred into a pre-defined target scheme as opted by the investor on T+15 days (T is the last SIP transaction date of the Freedom SIP)

C) 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.

SIP Tenure	Monthly SWP Installments	
8 Years	1.0 times monthly SIP Instalments	Subject to minimum SWP amount of the respective Schemes
10 Years	1.5 times monthly SIP Instalments	
12 Years	2.0 times monthly SIP Instalments	
15 Years	3.0 times monthly SIP Instalments	

D) Freedom SIP is allowed only for the SIP Eligible schemes, which have GROWTH option and is allowed only for MONTHLY Frequency. SWP shall be registered only in the growth option of the Scheme.

E) During Freedom SIP registration itself, the SWP scheme ticked shall be the target scheme and the SWP will be registered for monthly frequency. The Start date of SWP will be the month following the trigger date and the End Date will be 31 Dec 2099. However the SWP under Freedom SIP shall be processed till units are available. In case, the trigger date is non-business day, the next business day will be taken. SWP Date will be same as the SIP date.

F) In case, neither option is ticked in the SWP target scheme section. The default scheme shall be ICICI Prudential Balanced Advantage Fund

G) In case no tenure is ticked, the default tenure shall be 12 years.

H) Purchase and Switch In (SI) is allowed under the Target Scheme and SWP amount being triggered would be on a first in first out (FIFO) basis.

I) **Freedom SIP shall get discontinued in the following cases:**

i) On cancellation of SIP before the end of tenure, the underlying trigger and SWP will cease.

ii) Redemption and Switch Out (SO) is also allowed under the Target Scheme. In case redemption / SO is processed in Source Scheme after the SIP tenure till the execution of trigger switch, the trigger and the SWP will cease.

iii) In case, redemption / SO is processed in Source Scheme during the SIP tenure the trigger and SWP will cease but SIP shall continue.

iv) In case of investor demise intimation during the SIP tenure, the switch and the SWP shall cease. In case of investor demise intimation post SIP tenure but upto Dec 2099 (or till units are available), the SWP shall cease.

J) Under a single folio, an investor can have multiple Freedom SIP registrations. In case the investor wishes to invest in multiple schemes, the investor shall have to fill separate Freedom SIP registration forms.

K) The Source scheme (SIP) and the Target Scheme (SWP) cannot be the same.

L) SIP Plus, SIP Top-Up and SIP Pause is allowed under this feature. However the SWP would get registered only based on the initial SIP amount, where investor has not specified the same in the application form.

M) Minor Tax status will not be allowed for Freedom SIP registration.

N) The minimum installment amount under Freedom SIP / SWP shall be the same as minimum amount prescribed for SIP/SWP under monthly frequencies in the respective schemes.

O) The SWP Amount must be less than or equal to the applicable slab mentioned for the respective tenures. For example, for an 8 year SIP of Rs 10,000, the SWP amount must be less than or equal to Rs 10,000. Any SWP amount greater than the applicable slab mentioned shall lead to rejection of the application. In case the investor does not fill in any SWP amount the default option shall be as per the grid mentioned in point C.

P) Freedom SIP is not available under DEMAT mode.

Q) In case the investor does not fulfill any criteria, the Freedom SIP application may be rejected. ICICI Prudential Mutual Fund reserves the right to reject any application

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

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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

# Riskometers



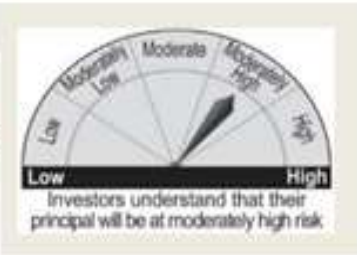
Scheme Name	Type of Scheme
ICICI Prudential Balanced Advantage Fund	An open ended dynamic asset allocation fund
ICICI Prudential Equity & Debt Fund	An open ended hybrid scheme investing predominantly in equity and equity related instruments
ICICI Prudential Multi-Asset Fund	An open ended scheme investing in Equity, Debt, Gold/Gold ETF/units of REITs & InvITs and other asset classes as may be permitted from time to time.
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

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 advisers if in doubt about whether the product is suitable for them.



# Riskometers



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



# Riskometers

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



# Riskometers



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



Investors understand that their principal will be at moderately high risk

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



Investors understand that their principal will be at moderately high risk

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 advisers if in doubt about whether the product is suitable for them.



Investors understand that their principal will be at high risk



# Riskometers

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 advisers 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 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.

