

Payout bada hi nahi,
badhta bhi rehna chahiye...

ICICI Prudential

FREEDOMSWP

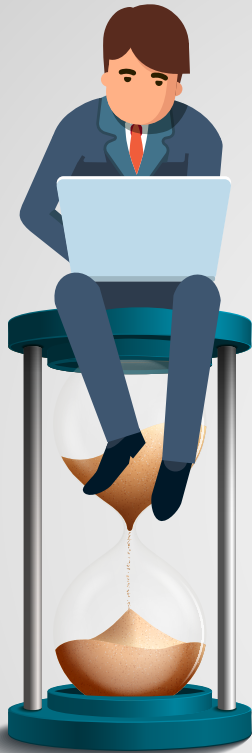
A feature that helps you maintain
your lifestyle today & tomorrow.



Need For Higher Payouts

If your expenses are Rs. 50,000 today....

Future expenses
will increase...



Rs.74,012

BILL

10 years

Rs.90,047

BILL

15 years

Rs.1,33,292

BILL

25 years

Presenting

ICICI Prudential

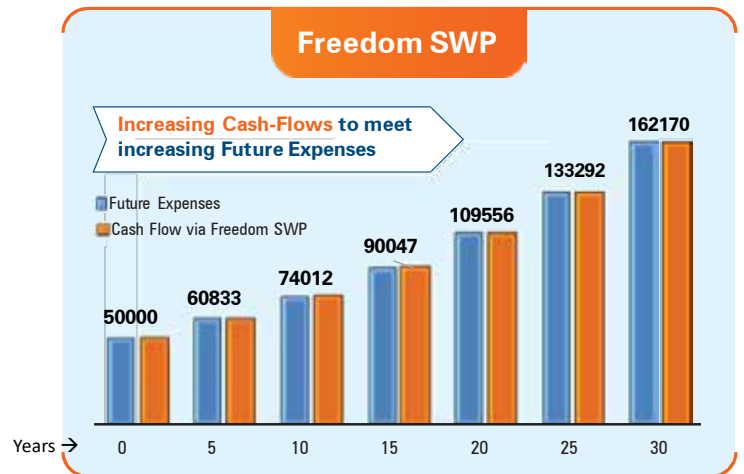
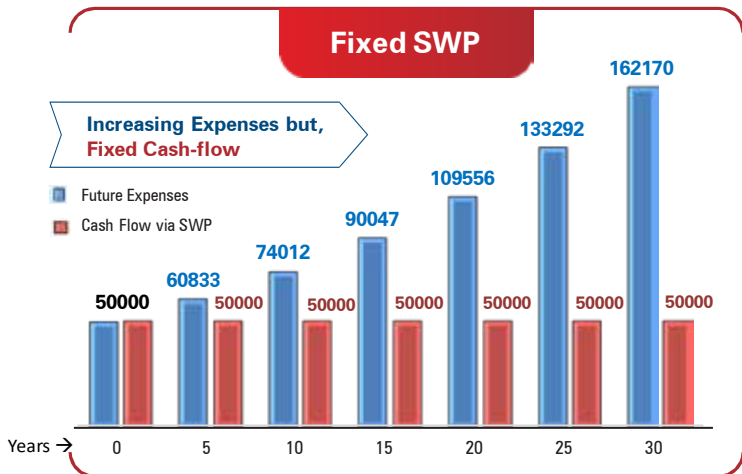
FREEDOMSWP

Assuming 4% annual inflation. The above is for illustration purpose only.
Actual results may vary.

A feature that helps you maintain your
lifestyle today and tomorrow.

Freedom SWP enables investors to withdraw the investment corpus in systematic and timely manner. Investors can choose the Top up % for withdrawals to meet their recurring and future expenses. This feature should not be associated or confused with Freedom SIP; the two are separate features provided by ICICI Prudential AMC Limited. Note: ICICI Prudential Freedom SWP is also referred as "Freedom SWP". Please read terms and conditions in the application form before investing or visit www.icicprumf.com

Fixed SWP v/s Freedom SWP



Assuming 4% annual inflation, 6% p.a. SWP with 4% annual Top-Up on Rs. 1 Crore Investment and monthly withdrawal from next month onward & NAV growth of 9% CAGR (YoY). (Amount in Rs.)

Freedom SWP mentioned henceforth means ICICI Prudential Freedom SWP

The above example is for illustration purpose only. The actual results may vary.

4 - Simple Steps to Start a Freedom SWP

- 01** Choose Scheme **From Eligible Scheme List**
- 02** Choose Amount **Specify the amount ^**
- 03** Choose Top-up % **6% p.a. SWP + Annual Top up of:**
3% | 4% | 5%
- 04** Choose SWP From **Choose SWP From**
Next Month | 13th Month | 37th Month | Any Month

^ This is the amount on which Freedom SWP (i.e. 6% p.a.) will be calculated.

Eligible Schemes (Growth Option only)

ICICI Prudential
Regular Savings Fund

ICICI Prudential
Retirement Fund – Hybrid Conservative Plan

ICICI Prudential
Income Optimizer Fund (FOF)

ICICI Prudential
Asset Allocator Fund (FOF)

ICICI Prudential
Balanced Advantage Fund

ICICI Prudential
Multi-Asset Fund

ICICI Prudential
Equity & Debt Fund

ICICI Prudential
Retirement Fund – Hybrid Aggressive Plan

AMC reserves the right to modify the list of eligible schemes.

Withdrawal period under various Assumptions and Scenarios

Investment Date
1 Jan 2020

Monthly SWP
@ 6% p.a.

SWP Payout from
Next Month

Assumed CAGR from Investment

	7%	8%	9%	10%	Top-up @ (p.a.)
Withdrawal till (No. of Years)	28 Years	37 Years	80 Years +	80 Years +	← 3%
	24 Years	29 Years	38 Years	80 Years +	← 4%
	21 Years	24 Years	29 Years	38 Years	← 5%

The above calculation is for illustration purpose only, assuming annual withdrawal of 6% at the end of the first year and with subsequent top-ups % annually. However, Freedom SWP withdrawal would be processed on monthly basis and till units are available in the scheme or till date specified by the investor (whichever is earlier). Therefore the actual results may vary. Exit Load and STT are not considered while making the above calculations.

How it works? - An Illustration of Freedom SWP

Year	Scheme NAV	SWP (%)	Amount Withdrawn	Units Withdrawn	Units Available	Valuation	Capital Gain Amt.	Adjusted CG Tax
0	10.00	--	--	--	100000	1000000	--	--
1	10.90	6.00%	60000	5505	94495	1030000	4954	889
2	11.88	6.24%	62400	5252	89243	1060300	9879	0
3	12.95	6.49%	64896	5011	84232	1090831	14784	0
4	14.12	6.75%	67492	4781	79451	1121514	19679	0
5	15.39	7.02%	70192	4562	74889	1152259	24572	0
6	16.77	7.30%	72999	4353	70536	1182963	29472	0
7	18.28	7.59%	75919	4153	66383	1213510	34389	0
8	19.93	7.90%	78956	3963	62421	1243770	39331	0
9	21.72	8.21%	82114	3781	58640	1273596	44307	0
10	23.67	8.54%	85399	3607	55033	1302820	49325	0
11	25.80	8.88%	88815	3442	51591	1331260	54396	0
12	28.13	9.24%	92367	3284	48307	1358706	59527	0
13	30.66	9.61%	96062	3133	45173	1384927	64729	0
14	33.42	9.99%	99904	2990	42184	1409666	70008	0
15	36.42	10.39%	103901	2852	39331	1432636	75376	0
16	39.70	10.81%	108057	2722	36610	1453516	80840	0
17	43.28	11.24%	112379	2597	34013	1471954	86411	0
18	47.17	11.69%	116874	2478	31535	1487556	92097	0
19	51.42	12.15%	121549	2364	29171	1499887	97909	0
20	56.04	12.64%	126411	2256	26916	1508466	103855	461
21	61.09	13.15%	131467	2152	24764	1512760	109946	1190
22	66.59	13.67%	136726	2053	22710	1512182	116192	1937
23	72.58	14.22%	142195	1959	20751	1506084	122603	2703
24	79.11	14.79%	147883	1869	18882	1493748	129190	3491
25	86.23	15.38%	153798	1784	17098	1474387	135963	4301
26	93.99	16.00%	159950	1702	15396	1447132	142933	5135
27	102.45	16.63%	166348	1624	13773	1411026	150111	5993
28	111.67	17.30%	173002	1549	12224	1365016	157510	6878
29	121.72	17.99%	179922	1478	10745	1307945	165141	7791
30	132.68	18.71%	187119	1410	9335	1307945	173016	8733

Amount Invested
Rs. 10 Lakhs

Monthly SWP @
6% p.a.

Top up
4% Yearly

SWP Payout from
Next Month

Taxation
Equity

Scheme Return
9% CAGR

In 30 Years






Total Withdrawal
Rs. 33.65 Lakhs

Total CG Tax Paid
Rs. 0.55 Lakhs

Current Value
Rs. 12.38 Lakhs

It is necessary to consult tax/financial advisor before making investments in mutual funds. Taxation as per prevailing tax laws. Exit Load & STT is ignored for ease of calculation. STCG Tax is assumed to be 17.94% (15%+15% Surcharge+4% Cess) & LTCG Tax at 11.96% (10%+15% Surcharge+4% Cess) for the purpose of above calculation. The above table assumes that investor has no other LTCG from other investment (Hence, first 1 Lac Rs. Capital Gain is tax free). The above calculation is for illustration purpose only, assuming annual withdrawal of 6% at the end of the first year and with subsequent top-ups % annually. However, Freedom SWP withdrawal would be processed on monthly basis, till units are available in the scheme or till date specified by the investor (whichever is earlier). Therefore the actual results may vary.

Benefits of SWP over Dividend Option

	Particulars	SWP - Growth Option	Dividend Option
	Taxable Cash Flow	Entire Cash Flow is not taxable. Only the Capital Gain amount is taxable.	Entire Cash Flow received is taxable
	Tax Rate	STCG/LTCG Rates	Applicable Tax slab for the recipient
	TDS	No TDS shall be applicable	TDS shall be deducted*
	Exemption from tax	LTCG is taxable only if the gain is above INR 1 Lakh for Equity Schemes.	No Exemption
	Falling Market Scenarios	Loss on SWP is not subject to tax	Dividend will be taxed even in falling market scenarios

STCG = Short Term Capital Gain, LTCG = Long Term Capital Gain, TDS = Tax Deducted at Source. *TDS will be deducted at 10% for dividend amount above Rs. 5000 we.f. 1st April, 2020

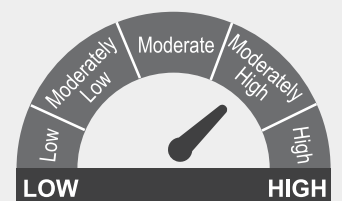
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Riskometer

ICICI Prudential Equity & Debt Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments) is suitable for investors 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 advisors if in doubt about whether the product is suitable for them.

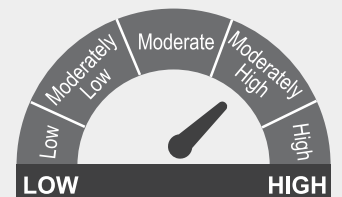


Investors understand that their principal will be at Moderately high risk

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.) is suitable for investors seeking*:

- Long term wealth creation
- An open ended scheme investing across asset classes

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

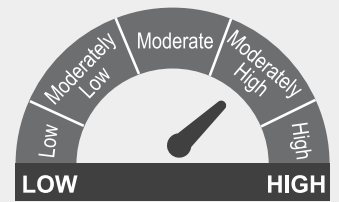


Investors understand that their principal will be at Moderately high risk

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 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.



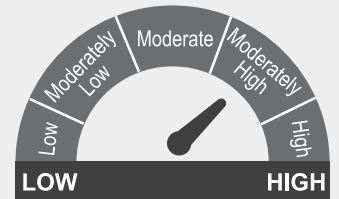
Investors understand that their principal will be at Moderately high risk

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 Balanced Advantage Fund (An open ended dynamic asset allocation fund) is suitable for investors seeking*:

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

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

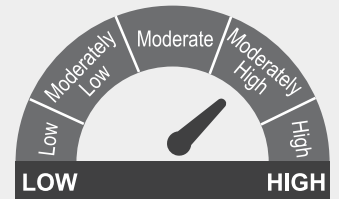


Investors understand that their principal will be at Moderately high risk

ICICI Prudential Regular Savings Fund (An open ended hybrid scheme investing predominantly in debt instruments) is suitable for investors seeking*:

- Medium to long term regular income solution
- A hybrid fund 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.

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

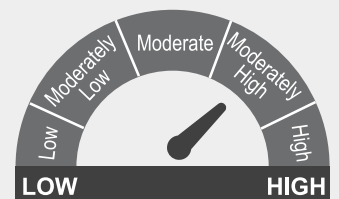


Investors understand that their principal will be at Moderately high risk

ICICI Prudential Income Optimizer Fund (FOF) (An open ended fund of funds scheme predominantly investing in debt oriented schemes and may also invest in equity & hybrid schemes) is suitable for investors seeking*:

- Regular income
- An open ended fund of funds scheme predominantly investing in debt oriented schemes and will also invest in equity & hybrid schemes

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



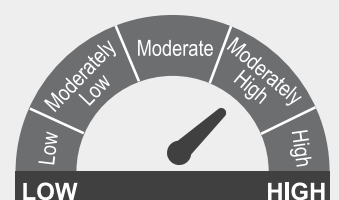
Investors understand that their principal will be at Moderately high risk

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 Retirement Fund – Hybrid Aggressive Plan (An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age. (whichever is earlier)) is suitable for investors seeking*:

- Long term wealth creation
- 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.

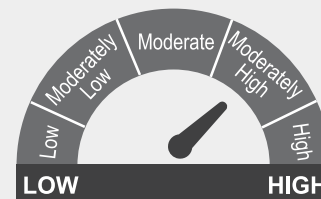


Investors understand that their principal will be at Moderately high risk

ICICI Prudential Retirement Fund – Hybrid Conservative Plan (An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age. (whichever is earlier)) is suitable for investors seeking*:

- Medium to long term regular income
- An 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.

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



Investors understand that their principal will be at Moderately high risk

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

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