



Introducing

# SIP Insure

An SIP with the power of a  
free insurance cover!



# The Shrinking wallet!

Item		1997 ₹	2008 ₹	2012 ₹	2017 ₹
Soap		7.85	22.20	28.40	?
Masala Dosa		14.00	40.00	60.00	?
Petrol (per litre)		25.48	50.00	70.46	?
LPG Cylinder		137.85	300.00	412.00	?
Men's shirt		510.00	1200.00	2000.00	?

The above examples are for illustration purpose only The increasing cost is shrinking the wallet

# Time to change the equation!




Then

$$\text{Income} - \text{Savings} = \text{Expenses}$$

Now

$$\text{Income} - \text{Investments} = \text{Expenses}$$

# Investments across different phases

Phase	Important Milestones	Additional Responsibilities
<b>The wonder years</b>  Upto 25 yrs	<ul style="list-style-type: none"><li>Education</li><li>Professional Qualifications</li></ul>	
<b>The 9 am to 5 pm years</b>  25 to 55 yrs	<ul style="list-style-type: none"><li>Employment</li><li>Marriage</li><li>Family</li><li>Career fulfilment</li><li>Child's education</li></ul>	<b>+</b> Need for wealth creation Fortifying your family's future
<b>The Golden Years</b>  55 yrs & above	<ul style="list-style-type: none"><li>Child's further education</li><li>Child's marriage</li><li>Retirement</li></ul>	Maintaining a sustainable corpus

## The 9 am to 5 pm years



25 to 55 yrs

Employment  
Marriage  
Family  
Career fulfilment  
Child's education



Need for wealth creation  
Fortifying your family's  
future

*Wealth creation = Can happen through sustainable long term investments*

*Fortifying the future = An insurance cover that will protect your family's interest incase of any future unfortunate event with you*

# When the clock is ticking faster

Evidently this is the busiest phase of your life



Need for a plan that addresses your **INVESTMENT** and **INSURANCE** needs together

# Why SIP is the SMART investment option



- ✓ **S** Specific      Your investments can be based on a financial goal
- ✓ **M** Measurable      Performance disclosures at regular intervals help keep track of your investments
- ✓ **A** Attainable      You can use tools and calculators to determine the suitable amount to invest
- ✓ **R** Relevant      Choose from a wide variety of schemes based on your requirement
- ✓ **T** Timely      SIP helps you adopt a disciplined approach towards investing

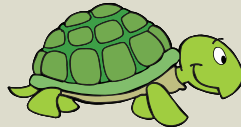


# 3 Principles of SIP



Start Early

Invest Regularly



Invest Right



# Start early



- In the case of SIPs you must start like the hare....start early
- Compounding is a very powerful force, which simply means “growth upon growth”
- A SIP allows you to benefit from this power of compounding

By investing a fixed amount at regular intervals, its not just the amount invested that has the potential to grow, but the growth on the previous installments as well

# Invest regularly



- Continue the race like the tortoise – maintain a consistent pace, invest regularly
- You don't need to worry about trying to invest at the right time, you can leave timing the markets to our veteran fund managers
- Earning through Rupee Cost Averaging
  - Investing fixed amounts at regular intervals, generally lowers the average cost of your investment
  - It allows you to buy more for less when the markets are down and less for more when the markets move up

# The right SIP installment

- You would have read the story of the thirsty crow...
- The principles of the SIP work well, but only if you invest a **suitable** amount at regular intervals
- Here's how you would arrive at the suitable amount ...
  - Identify the goals that you are chasing
  - Take help from your financial planner to ascertain the right amount to invest
  - You could also use the SIP tools and calculators available on our website [www.icicipruamc.com](http://www.icicipruamc.com) to determine a suitable amount to invest

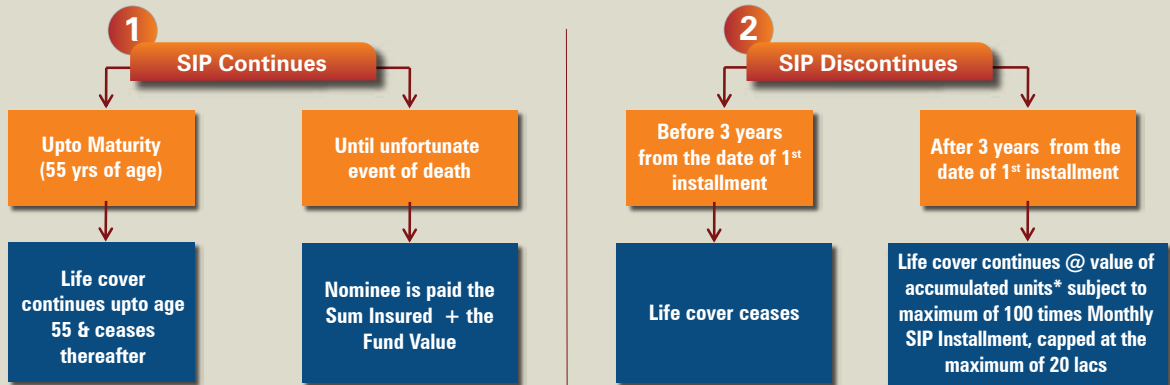


# Introducing SIP Insure



**Protection and growth potential in  
one unique investment solution.**

# What happens when...



Note – Insurance cover would cease , if investor redeems (fully / partially) or switch out (fully / partially) units before completion of the SIP Insure tenure

\* Value of units accumulated under SIP Insure, at the start of each policy year.

# SIP Insure features

Features	SIP Insure		
	1st Year	2nd Year	3rd Year Onwards
<b>Sum Insured</b>	10 times the monthly SIP INSURE instalment	50 times the monthly SIP INSURE instalment	100 times the monthly SIP INSURE instalment
	All the above limits are subject to maximum cover of Rs. 20 lacs per investor. Life Cover continues even if SIP stops after 3 <sup>rd</sup> year.		
<b>Sum Insured</b> (if SIP stops before maturity after 3 years)	Life cover continues @ value of accumulated units <sup>§</sup> subject to maximum of 100 times Monthly SIP Installment, capped at the maximum of 20 lacs ( <sup>§</sup> Value of units accumulated under SIP Insure, at the start of each policy year.)		
<b>Life Cover Proceeds</b> (in case of premature death)	Goes to the nominee		
<b>Benefits to Nominee</b> (in case of premature death)	Fund Value + Life Cover equivalent upto 100 times the monthly SIP Insure instalments (Maximum of 20 lakhs). Third year onwards.		
<b>Minimum SIP Installment</b>	Rs. 1,000 pm*		
<b>Entry Load</b>	Not Applicable		
<b>Exit Load</b>	1% if redeemed within 1 year; Nil thereafter*.		
<b>Age Group</b>	18 years to less than 46 years		
<b>Maximum Age upto which Cover is Available</b>	55 years		
<b>Maximum Tenure</b>	55 years - Your current age		
<b>Payment Options</b>	ECS, Direct Debits & PDCs		

\* For ICICI Prudential Tax Plan the minimum installment is Rs.500 and no exit load will be levied as the scheme has a lock-in period of 3 yrs.

\* Exit Load for ICICI Prudential Child Care Plan - Gift Plan: If invested upto 3 yrs from date of allotment is 1%; For more than 3 yrs is Nil.

# Applicable Schemes



## ICICI Prudential:

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**Dynamic Plan**

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**Infrastructure Fund**

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**Focused Bluechip Equity Fund**

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**Discovery Fund**

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**Midcap Fund**

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**Services Industries Fund**

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**Banking & Financial Services Fund**

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**Balanced Fund**

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**FMCG Fund**

**Technology Fund**

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**Indo Asia Equity Fund**

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**Top 200 Fund**

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**Top 100 Fund**

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**Child Care Plan – Gift Plan**

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**Equity & Derivatives Fund –  
Volatility Advantage Plan**

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**Tax Plan**

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# Terms & Conditions

## Terms for Group Life Insurance Cover

1. ICICI Prudential SIP Insure as an add-on, optional feature will be available for the select schemes of ICICI Prudential Mutual Fund.
2. The AMC may provide a Group Life Insurance Cover to all Resident Individual/NRI applicants and fund the premia towards such cover. Non-individuals as well as US Persons/ Persons not of Indian Origin/Sole Proprietorship will not be covered under the insurance cover.
3. The insurance cover will be available for individuals aged above 18 years and not more than 46 years, at the time of the first investment.
4. Only the First / Sole unit holder will be covered under the insurance. No insurance cover will be provided for the second / third unitholder.

### 5. **Tenure of SIP INSURE**

55 Years less the current completed age of the investor.

### 6. **Amount of Life Insurance Cover:**

If SIP INSURE continues, the insurance cover would be as follows

- Year 1 : 10 times the monthly SIP INSURE installment
- Year 2 : 50 times the monthly SIP INSURE installment
- Year 3 onwards : 100 times the monthly SIP INSURE installment

All the above mentioned limits are subject to maximum cover of Rs. 20 lacs per investor across all schemes/plans/folios.

If SIP INSURE discontinues, the insurance cover would be as follows:

- SIP INSURE discontinues before 3 years : Insurance cover stops immediately
- SIP INSURE discontinues after 3 years : Insurance cover equivalent to the value of units accumulated under SIP INSURE investment at the start of each policy year, subject to a maximum of 100 times the monthly instalment, capped at the maximum of 20 lacs.

The insurance cover will also cease

- At the end of the tenure. i.e., upon completion of 55 years of age.
- Redemption / switch-out (fully or partly) of units purchased under the scheme in which SIP INSURE facility is availed before the completion of the SIP INSURE tenure.

7. The investor will necessarily be required to furnish his / her date of birth, gender and details of the nominee in the application form, in absence of which, no insurance cover can be availed by the investor. The Group Life Insurance Cover will be governed by the terms and conditions of the insurance policy with the relevant Insurance Company as determined by the AMC.

# Terms & Conditions



8. In case of death of the applicant, his / her legal representatives may file a claim directly with the designated branch of the Insurance Company supported by all relevant documents as required by the Insurer and the payment of the claim may be made to the legal representatives by the insurance company.
9. All insurance claims will be settled in India and shall be payable in Indian Rupees only. Settlement procedure will be as stipulated by the Insurance Company. Insurance claims will be directly settled by the Insurance Company.
10. The AMC will not be responsible or liable for maintaining service levels and/or any delay in processing claims arising out of this facility.
11. The Mutual Fund, Trustees, AMC, or their Directors, officers or employees shall not be liable for any claims (including but not limited to rejection of any claim, non-settlement, delays etc.) arising out of the insurance cover provided to the unit holder.
12. The AMC is bringing this offer to the investors of the Scheme only as an additional facility and is not acting as an agent for marketing/sales of insurance policies nor soliciting any business.
13. Subject to what has been stated above, the AMC reserves a right to modify / annul the said Group Insurance Cover on a prospective basis. The AMC also reserves the right to change the insurance company from time to time.
14. The Group Insurance cover will be subject to the following exclusions and such other terms and conditions as may be prescribed by the insurance certificate governing the cover:
  - a. The Group Insurance cover shall not extend to cover instances of death due to suicide in the first year of cover.
  - b. Death within 45 days from the commencement of the SIP instalments except for death due to accident
15. The legal representatives will have to file their claims directly with the insurance company.
16. The AMC will not entertain any request for claims.
17. The provision for the Group Life Insurance Policy does not have any bearing on the performance of the scheme.
18. For the purpose of availing of the SIP Insure facility, a unique folio will be created. If any other transaction such as additional purchase, fresh purchase, switchin, switchout, SIP, STP, folio consolidation request, is made under this unique folio, the Insurance cover will be cancelled with immediate effect.

# Terms & Conditions



Prospective investors are advised to consult their own legal, tax and financial advisors to determine possible tax, legal and other financial implication or consequence of subscribing to the units of ICICI Prudential Mutual Fund.

*For further details, you are advised to refer to the Application Form.*

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The AMC (including its affiliates), the Mutual Fund, the Trust and any of its officers, directors, personnel and employees, shall not liable for any loss, damage of any nature, including but not limited to direct, indirect, punitive, special, exemplary, consequential, as also any loss of profit in any way arising from the use of this material in any manner. The recipient alone shall be fully responsible/are liable for any decision taken on this material.

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

