



Invest systematically with
Systematic Investment Plan

Need for investment?

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 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
 Upto 25 yrs	<ul style="list-style-type: none">EducationProfessional Qualifications	
 25 to 55 yrs	<ul style="list-style-type: none">EmploymentMarriageFamilyCareer fulfilmentChild's education	+ Need for wealth creation Fortifying your family's future
 55 yrs & above	<ul style="list-style-type: none">Child's further educationChild's marriageRetirement	Maintaining a sustainable corpus

The working 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 needs

ICICI Prudential Systematic Investment Plan (SIP)

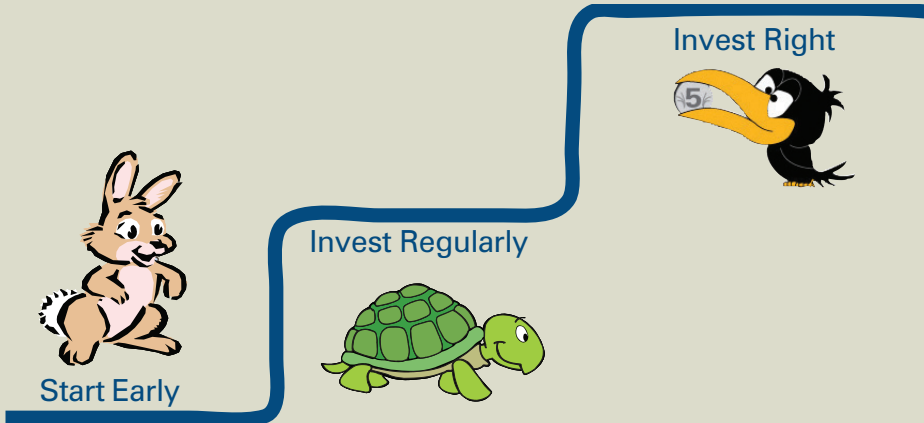


Why SIP is the SMART investment option



- ✓ **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



- 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 to determine a suitable amount to invest



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