

An investor education initiative by

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

—TARAKKI KAREIN!

# INVESTING SMARTLY WITH SIP

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# I HAVE BIG DREAMS

Suresh wakes up to the sound of his alarm, he has a long day ahead. As he's getting ready for work, he thinks about his retirement when he can relax and live life to the fullest.



I'M GOING TO CHILL, WHEN I RETIRE...

While he waits for a client meeting to start, he watches a real estate advertisement and dreams about his future house.



THIS CAN BE YOUR FUTURE HOME

During lunch all he can think about is taking a holiday to his dream destination.



MY EUROPE STAYCATION

After work, he goes to meet his friend Arun. Arun shows him his new car. Suresh hopes to be able to buy a new set of wheels soon



I'VE BEEN WAITING TO BUY MY FIRST CAR!

ALWAYS DREAMING.....



How do I make my dreams a reality?

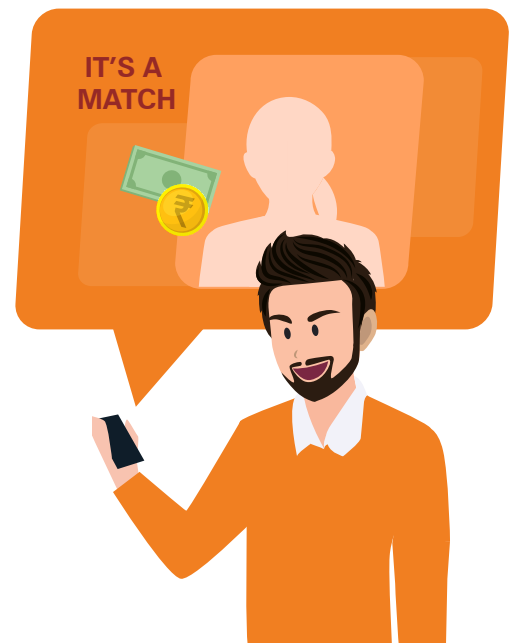
No begging,  
No borrowing, No stealing.

Let's try some matchmaking!

## IT'S A MATCH

Everyone is going online to find their match these days. When I searched online for an optimal investment option for myself, investment in mutual funds through SIPs seemed like the perfect match.

In the process of getting to know the other half a little better, I understood that SIP or systematic investment plan will let me invest fixed amounts in a mutual fund scheme at regular fixed time intervals. And the best part is that I won't need a large sum of money to get started.



# HERE'S WHY WE ARE THE PERFECT MATCH

## My Wallet

- I should save part of my monthly salary
- Comfort of my own home
- Even if I get busy and forget to make the payment, it gets done automatically

## Regular Instalments

- Fixed affordable amounts
- Completely online
- Set up once and it's automatic

## My Fear of Market Volatility

- My instalment can buy more units
- The value of my investment can increase over time
- The cost of my purchases gets averaged out in the long term

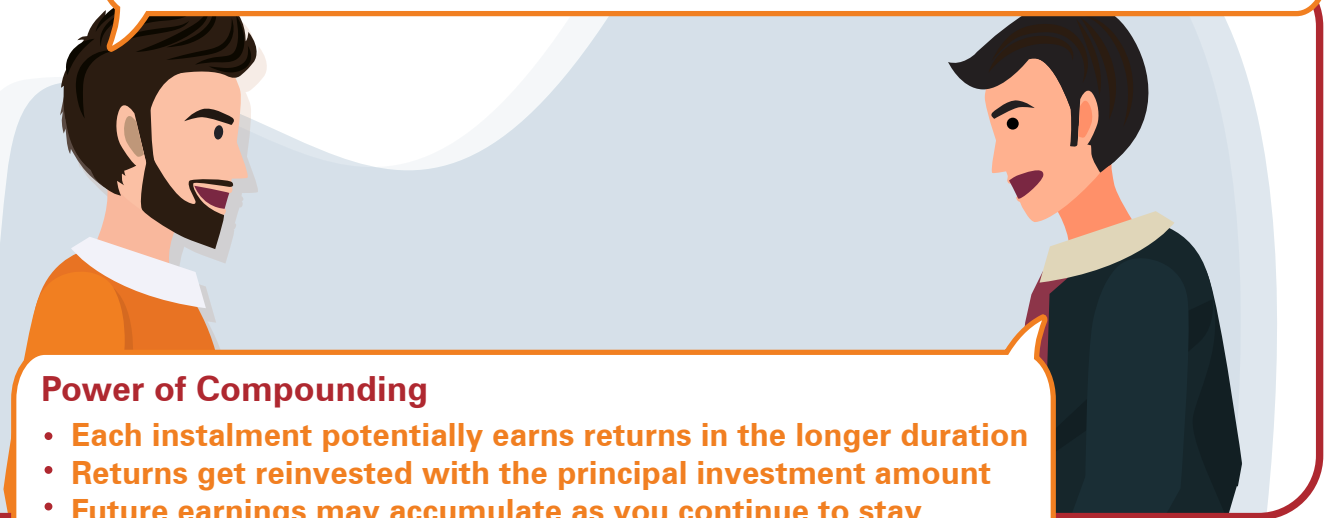
## Rupee Cost Averaging

- When the NAV\* of the mutual fund scheme goes down
- When the NAV\* of the mutual fund scheme goes up
- When I stay invested for the long-term



### My Desire to Grow Wealth

- I would like each instalment to have the potential to grow in the long term
- My investment amount may actually give optimal returns during market volatility
- Little by little I hope my returns start to add up for potential wealth creation



### Power of Compounding

- Each instalment potentially earns returns in the longer duration
- Returns get reinvested with the principal investment amount
- Future earnings may accumulate as you continue to stay invested

### I Can Be Forgetful

- I forgot that my SIP instalment was due
- I literally did nothing
- I could have blown up my entire salary on my favourite things

### Discipline

- The instalment amount gets automatically transferred
- The instalment was used to purchase a certain number of units of my mutual fund scheme
- A part of the salary gets systematically invested at fixed intervals

### Some Dreams Need Time

- I can go on my dream vacation at the time I choose
- Imagine spending my retirement chilling and doing whatever I want to do with my big retirement fund
- If I need a change for any reason, I have the freedom to stop my SIP and weigh my options



### Long Term

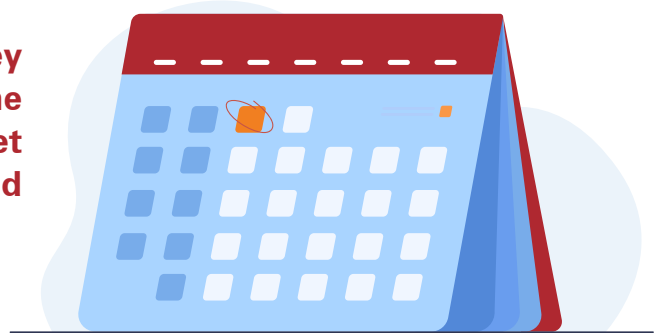
- Over time, each instalment contributes to building a substantial corpus
- The longer the time horizon, the greater the potential for wealth creation
- Flexibility to discontinue or pause the instalments at any time

## SIP AND I ARE LIKE A MATCH MADE IN HEAVEN!

\*NAV or Net Asset Value refers to the value per unit of the mutual fund scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance. In terms of SIP, your investment issues units to your portfolio at the NAV that is calculated on the day of investment.

## TIME TO FIX THE DATE

I was all charged up to start my journey with investing in mutual funds through the SIP mode but I had to meet the AMC (asset management company), so that they could know me a little better.



## KYC (KNOW YOUR CUSTOMER)

I have shared the following:



**We even had a video call and finished all the KYC formalities online!**

Now I'm setting up an ECS (electronic clearing service) with my bank account so that SIP and I can keep in touch and connect at regular intervals. I can also set up an OTM (One-Time Mandate) with my bank to simplify the process and make SIP instalment transfers seamless and convenient. An OTM also gives me control over the maximum amount of money that gets transferred at any given time towards my SIP.

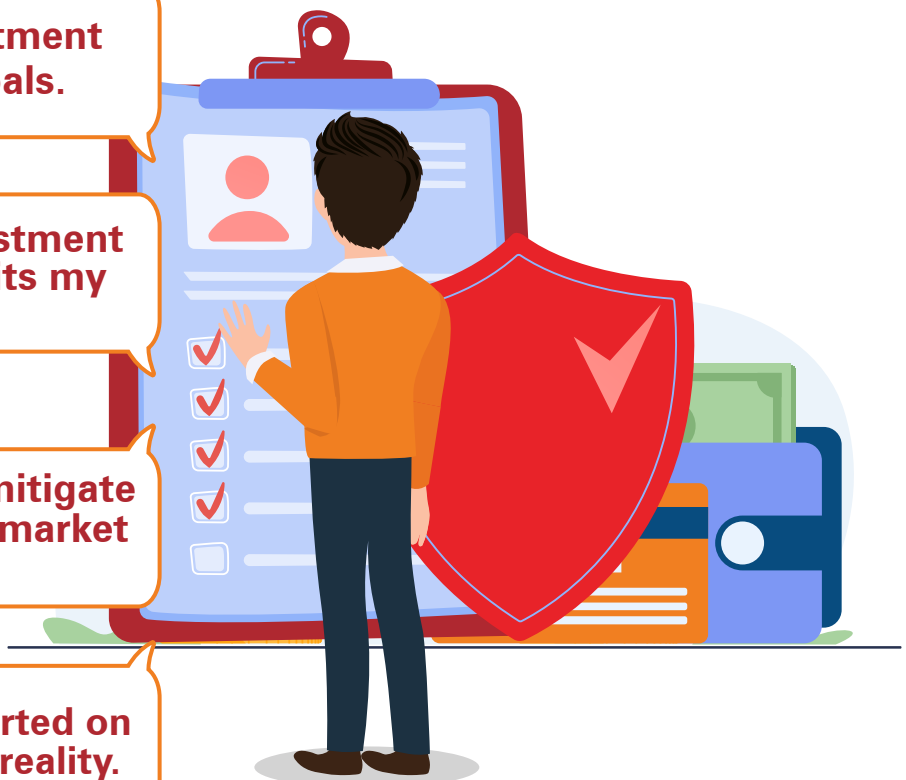
# HERE ARE THE BENEFITS THAT SIP BRINGS TO MY LIFE:

I can align my investment with my financial goals.

I can choose an investment time horizon that suits my needs.

SIP can allow me to mitigate the risks of a volatile market in the long term.

With SIP, I can get started on making my dreams a reality.





# DISCLAIMER

## KNOW YOUR CUSTOMER (KYC)

To invest in Mutual Funds, you will need to complete your Know Your Customer (KYC) requirements. You can do so by visiting any AMC branch or nearest Point of Service and submitting the completed KYC Form along with all the required self-attested documents.

Individual investors would be required to submit the following documents -

A recent passport sized Photograph

A Proof of identity - A copy of your PAN card

A Proof of Address - A copy of your Voter ID card, Passport or Driving License

If you are already KYC Verified and would like to update any of your information, you can submit a completed KYC Details Change Form with the required self-attested documents at your nearest AMC branch or Point of Service.

## SEBI REGISTERED MUTUAL FUNDS

We advise investors to make informed decisions and are cautioned to invest only with SEBI registered Mutual Funds. List of Registered Mutual Funds is available at <https://www.sebi.gov.in/intermediaries.html>

## COMPLAINT REDRESSAL

For any queries, complaints & grievance redressal you can reach out to us at [enquiry@icicipruamc.com](mailto:enquiry@icicipruamc.com) or call us on 1800222999.

If you are unsatisfied with the resolution or wish to escalate the matter, you may write to Investor Service Officer at [serviceheadicicipruamc.com](mailto:serviceheadicicipruamc.com). For this purpose, Mr. Rajen Kotak is the Investor Relations Officer of the Mutual Fund. He can be contacted at 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai - 400 063. Tel No.: 022-2685 2000, FAX No.: 022-2686 8313.

In case the investor is not satisfied with the resolution given by AMC, he can approach SEBI by registering his complaint on SCORES (SEBI Complaints Redress System) through <https://scores.gov.in/scores/Welcome.html>

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

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