

How can ICICI Prudential Advisor Series guide me to the right investment solution?



Unique Investment Profiles
for every individual

Very often you find that you have invested your money in instruments that do not match either your financial goals, your ability to take risks or your expectations of returns.

It is imperative that you know where you stand before you start investing. For this we have designed a powerful tool called

the ICICI Prudential InvestCare Quotient.

Just answer the questions in the pages that follow and we'll tell you your unique InvestCare Quotient. Based on this you will understand which of our five products in the ICICI Prudential Advisor Series match your investment needs.

**ICICI PRUDENTIAL
ADVISOR SERIES**

To help you find out the right product from our ICICI Prudential Advisor Series that best suits you, please answer the following questions:

Part A: Risk Profile

Choose one answer which best describes your nature and preferences.

1. If the performance of an investment you have recently made is below your expectations, how would you feel?
 - a. Very upset
 - b. Somewhat upset, but hope that it will improve in the future
 - c. Uneasy but willing to take it in my stride
 - d. Not upset because I know that all investments carry risk
 2. What do you normally associate the word 'risk' with?
 - a. Danger
 - b. Uncertainty
 - c. Opportunity
 - d. Thrill
 3. If you had to choose between being a salaried employee and running your own business, which one would you prefer?
 - a. Being a salaried employee
 - b. Doing a salaried job and may be run a part-time business
 - c. Running a partnership business
 - d. Running my own business
 4. When you invest your money, what thought comes to your mind first?
 - a. I should not lose my money
 - b. This should not turn out to be a bad investment
 - c. This should turn out to be a good investment
 - d. I know this is a good decision
 5. After you have made an investment, how do you usually feel?
 - a. Very worried
 - b. Somewhat worried
 - c. Somewhat satisfied
 - d. Very satisfied
 6. If you had the choice between a fixed salary and a partly variable one, depending on your performance and the profits of your company, which one would you prefer?
 - a. I would prefer a fixed salary, even if it is small
 - b. I would prefer most of my salary to be fixed, with only a small variable part
 - c. I would prefer half my salary to be fixed and the other half to be variable
 - d. I would prefer most of my earnings to be performance-linked
 7. If you had to make an investment decision without consulting or discussing it with anybody, how would you feel?
 - a. Very unsure
 - b. Not very confident
 - c. Some what confident
 - d. Very confident
 8. Consider this scenario. You had invested in a company, but its performance was so bad post your investment, that you sold off your investments at a loss. Then you hear that the same company has begun to do well. Would you invest in the company again?
 - a. Definitely not
 - b. May be, but am not very sure
 - c. Perhaps I will
 - d. Definitely yes
 9. Experts tell you that investments are subject to risk and you have to be prepared for losses as well as gains. What is the level of loss in your investment that you are willing to accept?
 - a. I would hate to see any kind of loss in my investments
 - b. I will be willing to take up to a 20% loss
 - c. I can perhaps bear a loss of up to 40%
 - d. I am willing to take any kind of loss
 10. If you looked at the portfolio of the investments that you have already made, how would you characterise them?
 - a. Only assured return investments
 - b. Limited investment in risky products
 - c. Divided between risky and safe products
 - d. Mostly risky investments
 11. If your investment advisor told you that you could enjoy better returns if you were willing to take the risk, to what extent would you be willing to expose your investments to risk, to earn a higher return?
 - a. None at all
 - b. About 20%
 - c. About 40%
 - d. More than 50%
 12. Interest rates can go up or down. If you had to take a loan and had the choice between a fixed rate and a variable one, which one would you prefer?
 - a. I will always choose a fixed rate
 - b. I will choose a combination of 70% fixed and 30% variable
 - c. I will choose a combination of 30% fixed and 70% variable
 - d. I will choose 100% variable
- Scoring:**
a - 10 marks
b - 20 marks
c - 30 marks
d - 40 marks
- Add up your score. This is your Risk Profile Score.
- Risk Profile Score:

Part B: Demographic Profile

The second step in the process is to ascertain your demographic profile by filling up the table given below.

For every attribute that applies to you in Column A, you would need to enter "1" in the Score A column alongside and for every attribute that applies to you in Column B, enter "0" in the Score B column alongside.

Attribute	A	Score A	B	Score B
Sex	Male		Female	
Age	<50 years		>50 years	
Income	Greater than Rs. 5,00,000 per annum		Less than Rs. 5,00,000 per annum	
Occupation	Self Employed		Salaried	
Educational Background	Graduation and above		Less than Graduation	
Experience in investing	More than 3 years		Less than 3 years	
Investing Horizon	Less than 3 years		More than 3 years	
Total score				

Add up Score A. This is your Demographic Profile Score.

Demographic Profile Score:

Next, taking into consideration your Risk Profile and Demographic Profile Scores, place yourself in the relevant slot against the scores mentioned in the given matrix by circling the relevant scores.

Risk Profile Score	Demographic Profile Score							
	0	1	2	3	4	5	6	7
120 - 150	VCI	VCI	VCI	VCI	VCI	VCI	CI	CI
>150 < 200	VCI	VCI	CI	CI	CI	CI	MI	MI
> 200< 300	CI	CI	MI	MI	MI	MI	AI	AI
> 300< 400	CI	MI	MI	AI	AI	AI	VAI	VAI
> 400 < 480	MI	AI	AI	AI	VAI	VAI	VAI	VAI

Reading the matrix:

- AI - Aggressive Investor
- VAI - Very Aggressive Investor
- MI - Moderate Investor
- CI - Cautious Investor
- VCI - Very Cautious Investor

For eg.: If your Risk Profile Score is 275 and your Demographic Profile Score is 5 then you fall into the MIS category.

Risk Profile Score	Demographic Profile Score							
	0	1	2	3	4	5	6	7
120 - 150	VCI	VCI	VCI	VCI	VCI	VCI	CI	CI
>150 < 200	VCI	VCI	CI	CI	CI	CI	MI	MI
> 200< 300	CI	CI	MI	MI	MI	MI	AI	AI
> 300< 400	CI	MI	MI	AI	AI	AI	VAI	VAI
> 400 < 480	MI	AI	AI	AI	VAI	VAI	VAI	VAI

The ICICI Prudential InvestCare Quotient has helped you to find out your ability to take risks, the kind of returns that you are seeking and your overall investment profile.

Based on your InvestCare Quotient we have the following five products from ICICI Prudential Advisor Series with the indicated asset allocation.

Type of security	Equity-oriented schemes	Debt-oriented schemes	Money market schemes, cash and liquid plans
ICICI Prudential Very Cautious Plan	Nil	30-60%	40-70%
ICICI Prudential Cautious Plan	0-35%	50-70%	15-30%
ICICI Prudential Moderate Plan	40-60%	30-40%	10-30%
ICICI Prudential Aggressive Plan	50-80%	20-40%	0-10%
ICICI Prudential Very Aggressive Plan	90-100%	Nil	0-10%

To invest in the plan identified by your InvestCare Quotient, please contact your nearest Financial Advisor today or give us a call on the numbers given overleaf.

For more details Contact us at: ICICI Prudential Asset Management Company Ltd.: • Ahmedabad: Tel: (079) 26421095/96, 26408960 / 9029 • Amritsar: Tel: (0183) 5009347, 5014503 • Bangalore: Tel: (080) 25323789, 25323675/76, 25323680 • Bangalore (Jayanagar): Tel.: 080-26715152 / 53 / 54 • Baroda (Vadodara): Tel: (0265) 2322283/84 • Bhubaneswar: Tel: (0674) 2535805, 2535806 • Chandigarh: Tel: (0172) 2745302/3/2746195 • Chennai: Tel: (044) 2433 8228/9 • Coimbatore: Tel: (0422) 2543380/2543382/2543384 • Dehradun: Tel: (0135) 2712302, 3209051, 2713376 • Durgapur: Tel: (0343) 2544682. • Guwahati: Tel: (0361) 2462153/52 • Hyderabad: Tel: (040) 66510099/100. • Indore: Tel: (0731) 4043003 / 04 • Jaipur: Tel: (0141) 2389326, 2389257, 2389126 • Jalandhar: Tel.: 0181-5054697 • Jamshedpur: Tel: (0657) 2756150/51 • Jodhpur: Tel: (0291) 5101906/2772551 • Kanpur: Tel: (0512) 2303505/ 2303520 • Kochi: Tel: (0484) 2353 199/2371 809 & 3097 458 • Kolkata: Tel: (033) 2282 4077/82 • Kolkata: Tel : (033) 22305865 / 22305866 • Lucknow: Tel: (0522) 2237923/717/711 • Ludhiana: Tel: (0161) 2413101/2/5015200 • Madurai: Tel: (0452) 2346811/12 • Mangalore: Tel: (0824) 2492179, 2491666 • Moradabad: Tel: (0591) 3201240, 2420054 • Mumbai - (Corp. Off.): Tel: (022) 24999777 Fax No.: 022-2499 7029 • Mumbai - (Fort): Tel: (022) 22649260/22613952/22614987 • Mumbai - (Bandra): Tel: (022) 26404065/66 • Mumbai - (Borivali): Tel: 022-28919911/13 • Nagpur: Tel: (0712) 6630801/3258409 • Nashik: Tel: (0253) 6517440, 3298224 • New Delhi: Tel: (011) 23752515/16/17/18 • Panjim: Tel: (0832) 2424520/11 • Patna: Tel: (0612) 2230483, 2204164, 2213632 • Pune: Tel: (020) 66028844, 66202604 • Rajkot: Tel: 0281-6640315/313 • Raipur: Tel: (0771) 4038472, 4013857 • Ranchi: Tel: (0651) 2201455/ 2201456/2201457 • Surat: Tel: (0261) 2460362/2475467 • Thane: Tel: (022) 25300700 Fax: 25300707 • Trichy: Tel: (0431) 4021505 • Trivandrum: Tel: (0471) 3919007 • Udaipur: Tel: (0294) 5103160, 9928906555 • Varanasi: Mobile: 9839177665 • Vijayawada: Tel: 0866-6616662/6618882 • Visakhapatanam: Tel: (0891) 6666 333, 6666 318; **or your Financial Advisor or log on to www.icicipruamc.com or email us at enquiry@icicipruamc.com**

Disclaimer: (a) The attached InvestCare Quotient is only a guiding tool to enable investors to gain a perception on how generally age profiles may be co-related to investment patterns and is not a recommendation to invest in the schemes of the Mutual Funds. (b) Individual investment needs may vary and may therefore be at variance with the model of the InvestCare Quotient. You as an investor have to arrive at your own independent judgement irrespective of any indication given by the InvestCare Quotient. (c) Under no circumstances should the InvestCare Quotient be construed as a recommended pattern of investment by the AMC or the Trustees of the Mutual Fund. (d) Each investor has to analyse his/her investment objectives and needs to arrive at his/her own independent judgement after due consultation with their investment advisors or other professional advisors as to the structure of investments which would best fit their requirements. (e) In no way should the InvestCare Quotient be construed as an assurance of returns by the AMC/Trustees if invested in the underlying schemes. (f) Please read the attached risk factors before arriving at any investment decision. (g) Neither the AMC nor the Trustees nor any officials thereof will be liable for any losses that the investor may suffer as a result of any investment by an investor whether or not the investor did so based on the InvestCare Quotient.

Statutory Details: ICICI Prudential Mutual Fund (erstwhile Prudential ICICI Mutual Fund) (the Fund) was set up as a Trust sponsored by Prudential plc (through its wholly owned subsidiary namely Prudential Corporation Holdings Ltd) and ICICI Bank Ltd. ICICI Prudential Trust Limited (erstwhile Prudential ICICI Trust Limited) (Trust company) is the Trustee to the Fund and ICICI Prudential Asset Management Company Ltd. (erstwhile Prudential ICICI Asset Management Company Limited) (AMC) is the Investment Manager to the Fund. ICICI Bank Ltd (ICICI Bank) and Prudential Plc (acting through its wholly owned subsidiary namely Prudential Corporation Holdings Ltd) are the promoters of the AMC and the Trust Company. ICICI Bank currently holds 51% stake in both the companies and the balance 49% stake in both the companies is held by Prudential plc (acting through its wholly owned subsidiary namely Prudential Holdings Corporation Ltd). Prudential Plc (acting through its wholly owned subsidiary namely Prudential Corporation Holdings Ltd) transferred 6% of its shareholding in both the companies to ICICI Bank w.e.f 26th August 2005. Subsequently in accordance with the approval granted by the Board of Directors and the shareholders of the AMC and the Trust Company the name of the AMC has been changed to ICICI Prudential Asset Management Company Limited and the name of the Trust Company has been changed to ICICI Prudential Trust Limited. SEBI has vide its letter no IMD/PM/84968/07 dated January 23, 2007 conveyed its no objection to the said change of names of the AMC & the Trust company. The said change of names has also been approved by the Registrar of Companies, NCT of Delhi & Haryana, Ministry of Company Affairs, Govt of India. The Board of Directors of the Trust company have at their meeting held on 20th February 2007 accorded approval for the change of name of the Mutual Fund to ICICI Prudential Mutual Fund as well as of the various schemes /plans/options there under. SEBI has vide its Letter Nos IMD/PM/90168/07 & IMD/PM/90170/07 dated 2nd April 2007 accorded approval for the same. **Risk Factors:** Mutual Funds and securities investments are subject to market risks and there is no assurance or guarantee that the objectives of the Schemes will be achieved. As with any securities investment, the NAV of the Units issued under the Schemes can go up or down, depending on the factors and forces affecting the capital markets. Past performance of the Sponsors, AMC/Fund does not indicate the future performance of the Schemes of the Fund. The Sponsors are not responsible or liable for any loss resulting from the operation of the Schemes beyond the contribution of an amount of Rs.22.2 lacs, collectively made by them towards setting up the Fund and such other accretions and additions to the corpus set up by the Sponsors. • **ICICI Prudential Advisor Series** (An open-ended asset allocation fund, which is of the nature of Fund of Funds, comprising there under five investment Plans, with a primary objective to generate returns through investment in underlying schemes of ICICI Prudential Mutual Fund) Entry Load: For ICICI Prudential Very Cautious Plan and ICICI Prudential Cautious Plan is Nil and for ICICI Prudential Moderate Plan, ICICI Prudential Aggressive Plan and ICICI Prudential Very Aggressive Plan, the Entry Load is 1%, 1.50% and 1.75% respectively, Exit Load: Nil, Further, for investments by the Fund of Funds scheme, in underlying schemes of ICICI Prudential Mutual Fund, there would not be any entry load / exit load. ICICI Prudential Advisor Series is the name of the Scheme and does not in any manner indicate either the quality of the Scheme or its future prospects and returns.



Making your money work as hard as you do

For further details, please contact: