



MISSION STATEMENT

Assisting investors in FINANCIAL PLANNING, helping them in WEALTH CREATION thereby giving them COMPLETE FINANCIAL FREEDOM.

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Dear Investors FY 21 has been very unique year that threw at us some very unique challenges particularly when it comes to markets and investing and markets were very unpredictable at same time. Looking back at the fiscal we just left behind, most of us can say with conviction that we have had one of the toughest years of our lives as far as investing is concerned. But it also came in the form of lessons say how to stay patient while investing, in the form of resilience and flexibility applicable to both living and investing.



Views on the Market

With all these Ups and Downs in the market, it gives me immense pleasure to say that we have survived the FY-21 And we should welcome FY-2022. The S&P BSE Sensex was at 29,468 on March 31, 2020, and is at 49,509 as on March 31, 2021. From the lows of the market on April 1, 2020, to the market recovery and volatility we saw especially in February-March 2021, the year not only taught us a great deal about investing behaviour, but also imparted some crucial life lessons.

IMPORTANT LESSONS WE LEARNED IN THE FINANCIAL YEAR 2021:

- Give priority to Savings.
- Importance to Financial Literacy.
- Having Health/Life Insurance is must.
- Technology made the process easier.
- Give priority to Needs over Wants.
- Having Investment in Liquid Funds is necessary
- Power of Asset Allocation.
- Do Not Panic when Market Falls.

AS WE TURN THE PAGE ON FY-21, FY-22 HOLDS A PROMISE OF RECOVERY.



ICICI Prudential Tax-Free Guaranteed Income Plan for Tomorrow. (GIFT Plan)

Life is all about creating moments and spending all small moments with your loved ones. To spend those happy moments with them, you need to make sure that they are well and you need to protect them by having assurance of Life Cover.

To achieve various goals, you need financial plan that gives you Guarantee.

Here, we present ICICI Pru Tax – Free Guaranteed Income for Tomorrow. A protection and savings oriented life insurance plan with guaranteed benefits to help you achieve your life goals.

Why is it suitable for you?

- Guaranteed Benefits in the form of a lump sum or regular income to match your needs.
- Life Insurance Cover for financial security of your family.
- Option to receive guaranteed income from 2nd year onwards.
- Tax benefits may be applicable on premiums paid and benefits received as per the prevailing tax laws.
- Higher Benefits for women.
- Get Guaranteed Income when you want it with Save the Date feature.
- Option of taking Loan against policy to help you in case of financial emergencies.

There is an illustration of GIFT Plan, from which you will get the idea on how GIFT Plan works and we can get Guaranteed Income and Protection of our Loved Ones.



Benefit Illustration of ICICI Pru Guaranteed Income For Tomorrow

Name of the Policyholder	: Mr. JAYESH BANDKAR	Name of the Product	: ICICI Pru Guaranteed Income For Tomorrow
Age of the Policyholder	: 15-Apr-1993 (28 years)	Tag Line	: A Non-Linked Non-Participating
Name of the Life Assured	: Mr. JAYESH BANDKAR	Unique Identification No.	: 105N182V02
Age of the Life Assured	: 15-Apr-1993 (28 years)	Applicable Tax for Year 1	: 4.5%
Gender of the Life Assured	: MALE	Applicable Tax For Year 2 Onwards	: 2.25%
Policy Term	: 11 Years	Sales Channel	: Agency
Premium Payment Term	: 10 Years		
Amount of Instalment Premium	: ₹300,000/-		
Frequency of Premium Payment	: Yearly		

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy

Policy Details

Policy Option (Plan Option selected by You)	Income	Guaranteed Income :	₹600,115
Sum Assured on Death (at inception of the policy) :	₹3,000,000	Frequency of Guaranteed Income :	Monthly
		Income Period:	10 Years

Premium Summary

	Base Plan	Riders	Total Instalment Premium
Instalment Premium without GST and Cesses, if any	₹300,000/-	-	₹300,000/-
Instalment Premium with first year GST and Cesses, if any	₹313,501/-	-	₹313,501/-
Instalment Premium with GST and Cesses, if any 2nd year onwards	₹306,751/-	-	₹306,751/-

Policy Year	Annualised premium	Guaranteed Benefits			Non Guaranteed Benefits
		Maturity Benefit (Guaranteed Income)	Death Benefit (Life Insurance Benefit)	Min. Guaranteed Surrender Value	Special Surrender Value
1	300,000	0	3,000,000	0	0
2	300,000	0	3,000,000	180,000	180,000
3	300,000	0	3,000,000	315,000	315,000
4	300,000	0	3,000,000	600,000	737,085
5	300,000	0	3,000,000	750,000	1,015,665
6	300,000	0	3,000,000	900,000	1,343,778
7	300,000	0	3,000,000	1,050,000	1,728,379
8	300,000	0	3,000,000	1,512,000	2,177,793
9	300,000	0	3,241,641	2,079,000	2,701,220
10	300,000	0	3,533,237	2,700,000	3,308,914
11	0	0	3,851,358	2,700,000	3,648,159
12	0	600,115	0	0	0
13	0	600,115	0	0	0
14	0	600,115	0	0	0
15	0	600,115	0	0	0
16	0	600,115	0	0	0
17	0	600,115	0	0	0
18	0	600,115	0	0	0
19	0	600,115	0	0	0
20	0	600,115	0	0	0
21	0	600,115	0	0	0

Note: Annualised Premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any, Goods and Service Tax and Cesses, if any.

Hybrid Aggressive Schemes

Aggressive hybrid funds are equity-oriented hybrid schemes. The primary objective of these schemes is to accumulate wealth and regular income in the long run. Aggressive Mutual Funds are hybrid funds which invest between 65 and 80% of their total assets in equity and equity-related instruments and the balance 20-35% in debt securities and money market instruments.

Aggressive hybrid funds fall in the category of hybrid schemes. These funds have exposure to both debt and equity instruments in proportions specified in the scheme's investment objective.

Investors with moderate risk tolerance and an investment horizon of at least 5 years can consider Aggressive Funds.

Here is the list of some Hybrid Aggressive Funds in which you can Invest in: -

Sr No.	Scheme Name	AUM (₹CR)	3 Months	6 Months	1 Year	3 Year	5 Year	10 Year
1	Axis Equity Hybrid Fund-Reg(G)	1593	0.85%	20.33%	45.15%	-	-	-
2	Canara Rob Equity Hybrid Fund-Reg (G)	4565	4.77%	21.37%	47.10%	13.41%	14.24%	13.32%
3	Mirae Asset Hybrid Equity Fund-Reg (G)	4713	5.49%	23.23%	52.13%	12.71%	13.96%	-
4	Union Hybrid Equity Fund-Reg (G)	442	5.05%	-	-	-	-	-

BOOK POST

Regards,
Himanshu Dani



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