

# The secret lies in the **technique**

Aim to create wealth by using a smart investing technique of

- ✓ **Right Asset**
- ✓ **Right Time**
- ✓ **Right Allocation**



## ICICI Prudential **Asset Allocator Fund (FOF)**

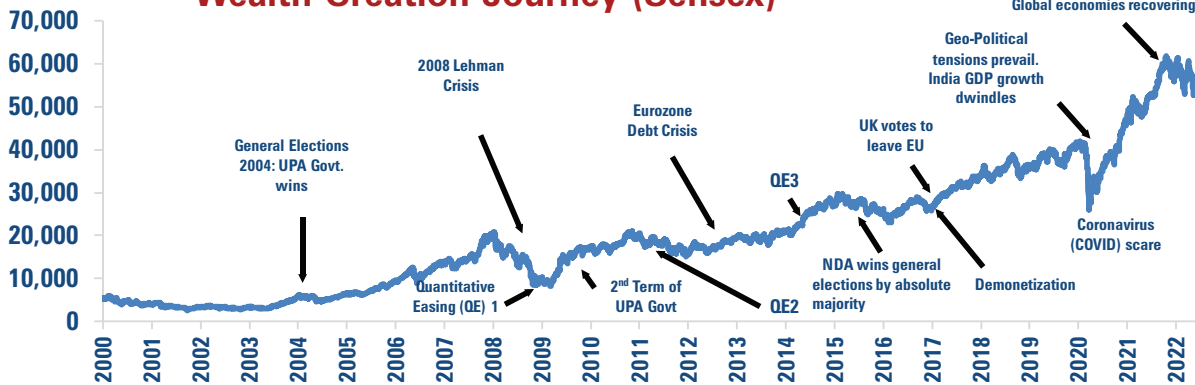


An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETFs/schemes



Equity Market tends to outperform over a long term. A significant event can trigger volatility in markets.

## Wealth Creation Journey (Sensex)



Source: BSE India. Data as of May 31, 2022. Past performance may or may not sustain in future. GDP – Gross Domestic Product, UPA – United Progressive Alliance, NDA – National Democratic Alliance, EU – European Union.

## Follow the Signals for a Smoother Investment Journey



- Winners have kept on rotating
- Asset classes perform based on the market cycle
- Equity market tends to generally perform well in expansionary economies
- Debt market tends to generally perform well in contracting economies
- Shift of allocation between asset classes can ensure a smoother investment journey

### Return Profile across market cycle

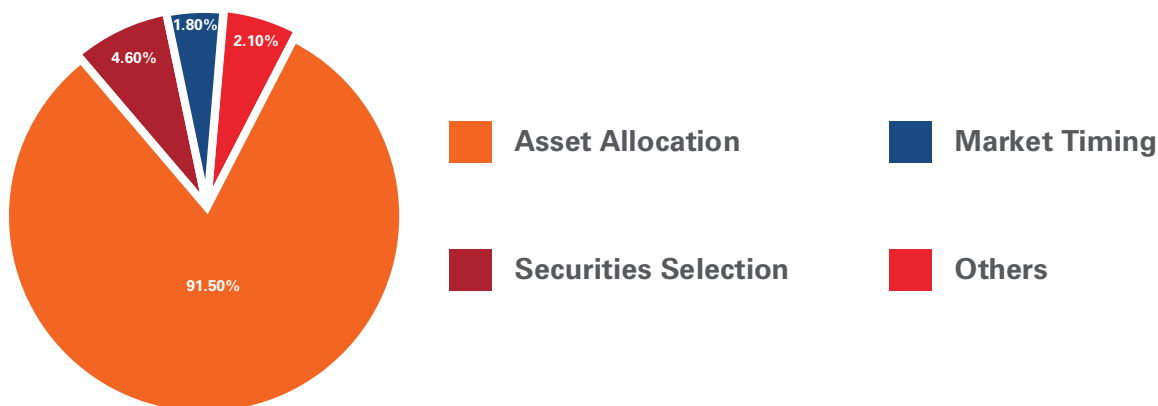
Year	Equity	G-sec
2005	39	4
2006	42	5
2007	57	6
2008	-51	28
2009	78	-9
2010	19	3
2011	-24	2
2012	29	11
2013	8	-1
2014	33	14
2015	-3	7
2016	4	15
2017	30	0
2018	6	6
2019	13	11
2020	16	9
2021	25	1

Source : MFI Explorer. MFI Explorer is a tool provided by ICRA Online Ltd. For their standard disclaimer please visit <http://www.icraonline.com/legal/standard-disclaimer.html>. Index considered for Equity: Nifty 50 TRI Index, Debt: CRISIL 10 YR Gilt Index. Data as of Dec 31, 2021. Past performance may or may not sustain in future.

## Hence, Asset Allocation is Paramount



Allocation towards the right asset class is a key determinant for portfolio performance over a long run

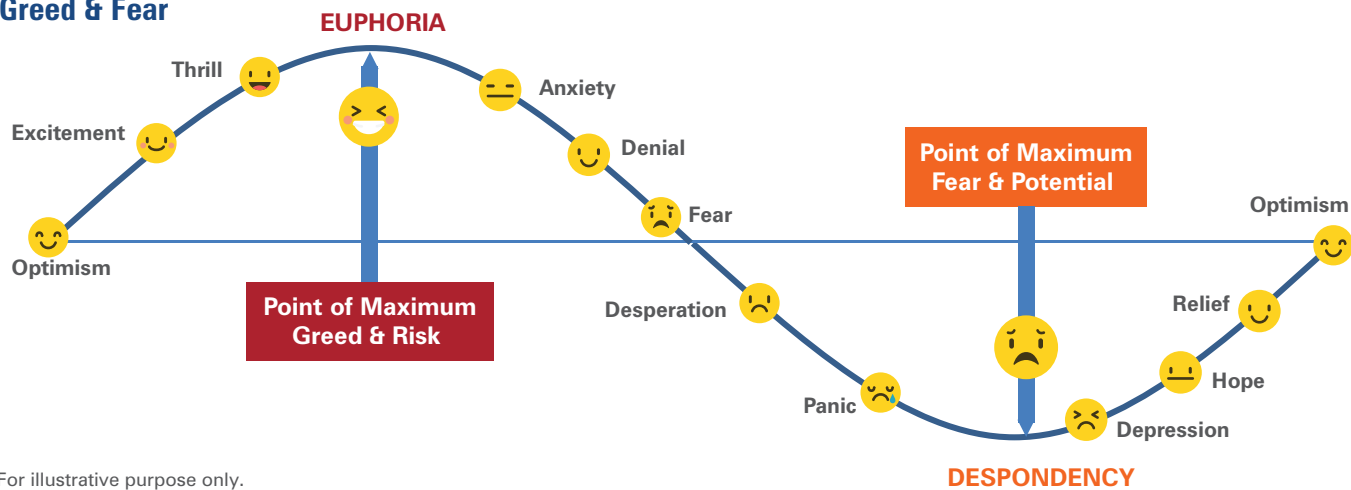


Source: "Determinants of Portfolio Performance II, An Update" by Gary Brinston, Brian D. Singer and Gilbert L. Beebower, Financial Analysts Journal May-June 1991. For illustrative purpose only. Not indicative of any specific investment.

# Greed & Fear: Various Reactions of an Investor



## Greed & Fear



For illustrative purpose only.

# So what is the solution to this?



The solution is very simple:

- 1) "Allocating to right asset at the right time"
- 2) "Buy low, Sell High" for equity allocation.

Solution may look simple, however the same is difficult to implement and investors frequently end up doing the opposite.



The asset allocation and investment strategy will be as per Scheme Information Document.

# Allocation between Equity and Debt at the Right TIME



This Scheme aims to capture the optimum allocation of Debt & Equity based on the attractiveness of one asset class over the other.



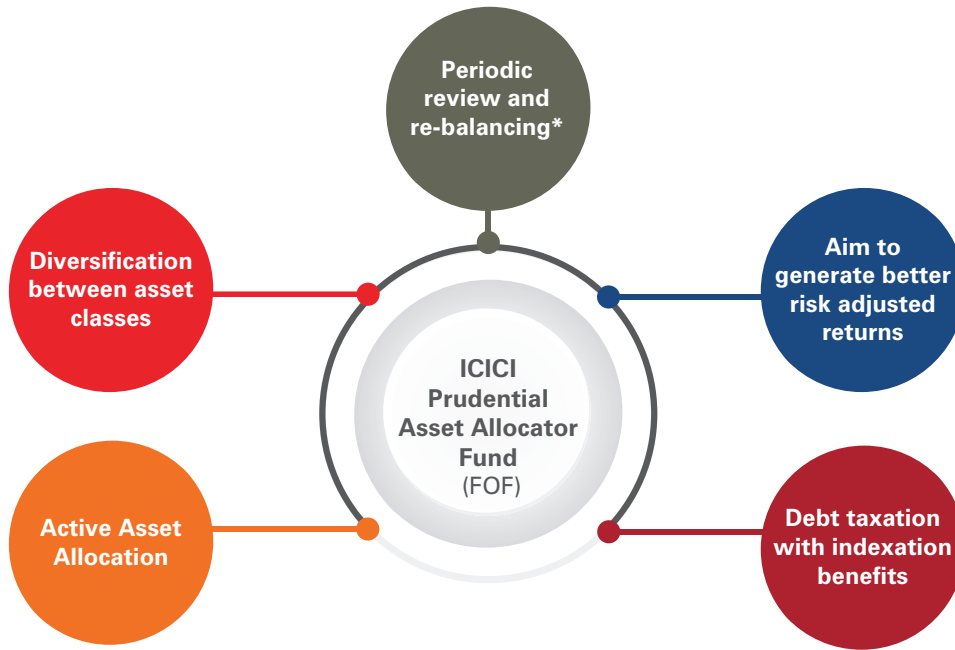
## Allocation between asset classes

- The Scheme will be actively managed by Fund Managers having expertise of equity and debt markets.
- The Scheme allocates predominantly between equity and debt mutual fund schemes based on in-house valuation model.

The Right Allocation is not only dependent on Equity Valuation, also considers the opportunities that available in Debt Market.

The asset allocation and investment strategy will be as per Scheme Information Document.

# Why invest in ICICI Prudential Asset Allocator Fund (FOF)?



The asset allocation and investment strategy will be as per Scheme Information Document. \*Rebalancing will be as per the Scheme Information Document. For more details on tax please consult with your tax advisor.

## Riskometer



<p>ICICI Prudential Asset Allocator Fund (FOF) (An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETFs/ schemes) is suitable for investors who are seeking*:</p>	<p><b>SCHEME RISKOMETER</b></p>	<p><b>SCHEME BENCHMARK</b></p> <p><b>CRISIL HYBRID 50+50 - MODERATE INDEX</b></p>	<p><b>BENCHMARK RISKOMETER</b></p>
<ul style="list-style-type: none"> <li>• Long Term wealth creation</li> <li>• An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETF/schemes.</li> </ul>	<p>Investors understand that their principal will be at Moderately High risk</p>	<p>Benchmark riskometer is at High risk.</p>	

The asset allocation and investment strategy will be as per Scheme Information Document. Investors may please note that they will be bearing the recurring expenses of this Scheme in addition to the expenses of the underlying Schemes in which the Scheme makes investment. The Risk-o-meter(s) specified above will be evaluated and updated on a monthly basis.

Please refer <https://www.icicipruamc.com/news-and-updates/all-news> for more details.

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

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