

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.

