

A Fund for Future Medical Expenses



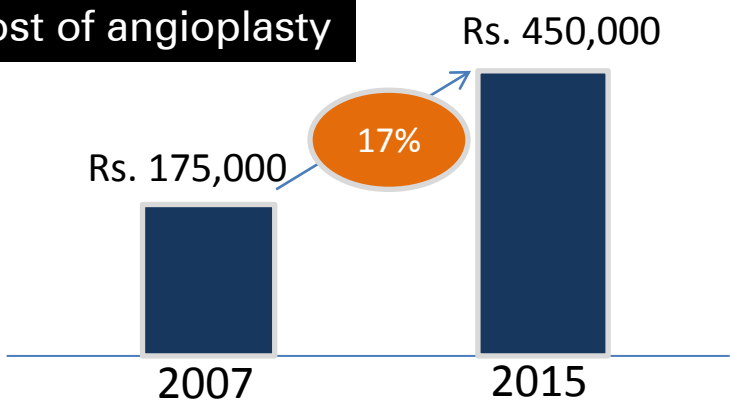
Introducing cashless
medical payments[#] with
**ICICI Prudential
Savings Fund**



Health bhi, Wealth bhi!

Healthcare Costs are Rising...

Cost of angioplasty

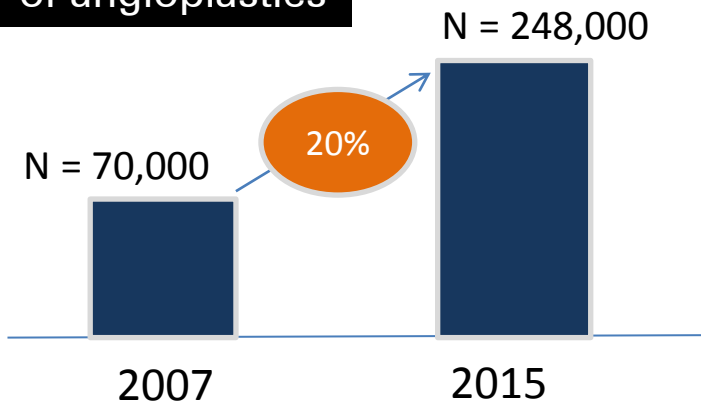


- Cost of angioplasty (incl. stents) up by 17% per annum.

**Source: Cardiology Society of India*

.... And so are the number of hospitalizations

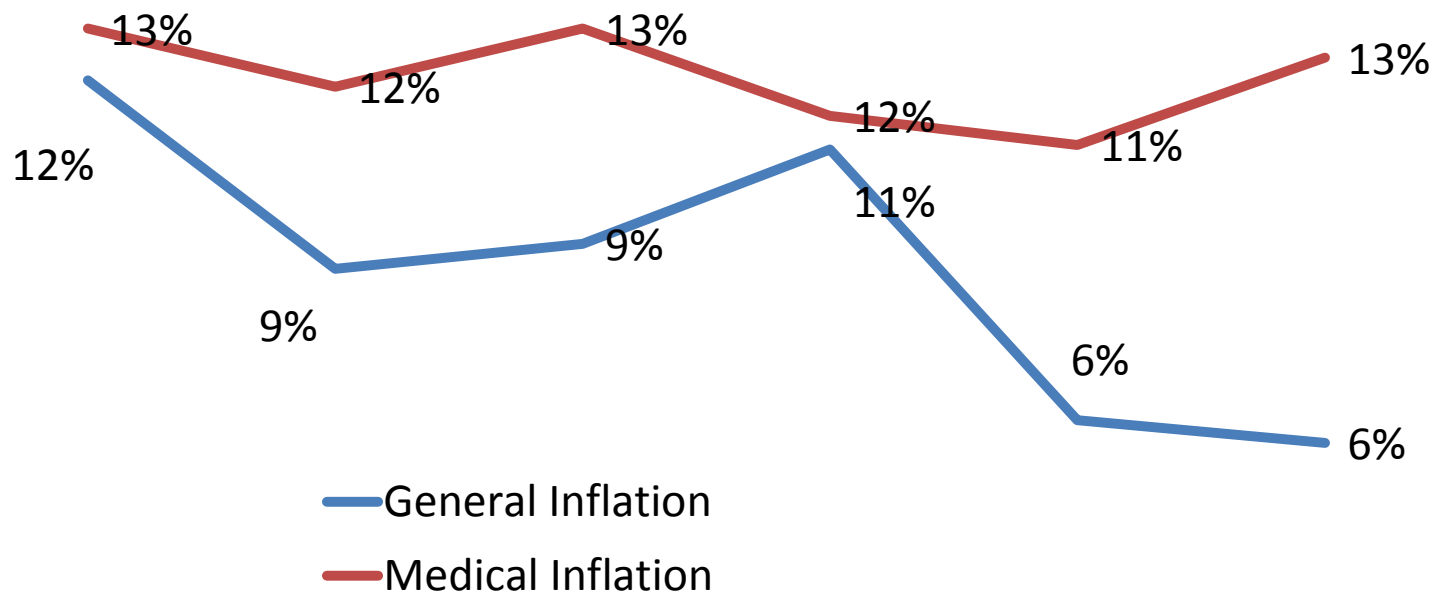
Number of angioplasties



- Number of angioplasties rising by 20% annually
- About 20% of customers < 40 years

**Source: Financial Express – Sept 9 2015 & ICMR Nov 2010.*

Medical Inflation is Substantially Higher than General Inflation

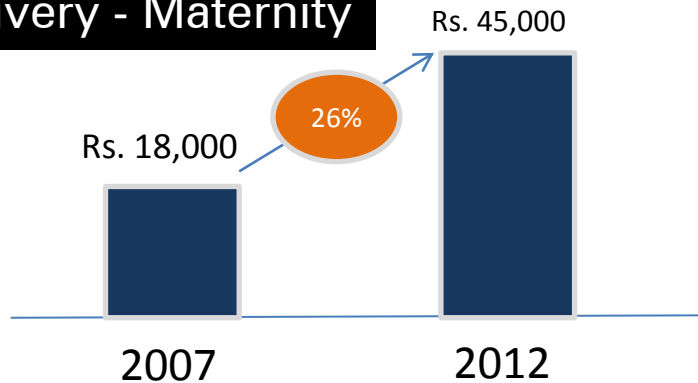


**Figures & Calculations for illustrative purpose only*

Cost of Routine Hospitalization is Increasing



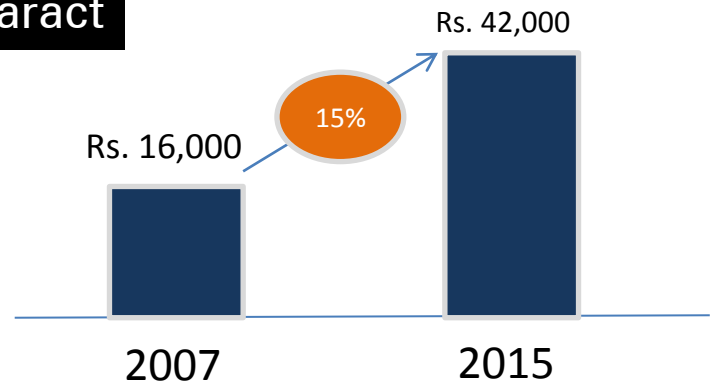
Delivery - Maternity



Appendectomy can cost upto Rs 40,000.

Cataract are single day stays in hospital.

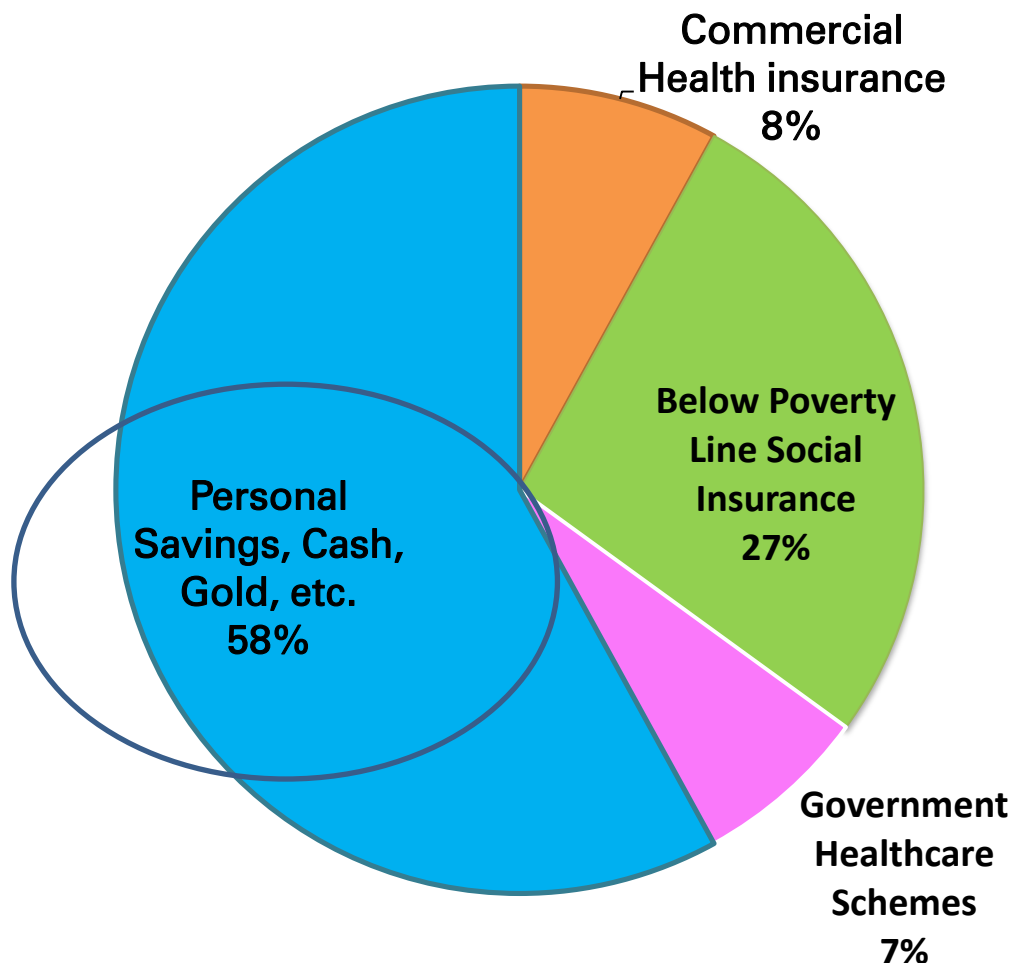
Cataract



*Figures & Calculations for illustrative purpose only

*Source: Vidal Healthcare

Where do Funds for Health Care Expenses come from?



Investor Mindset - Liquidity



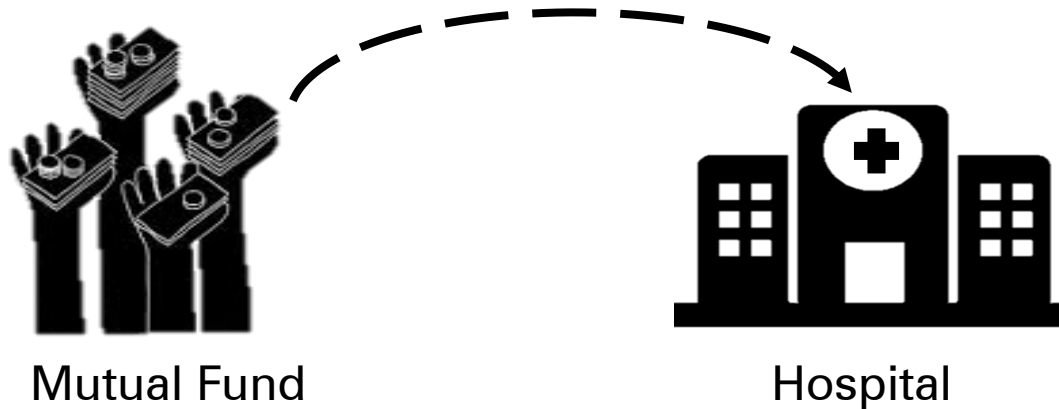
*Source: RBI Trend and Progress of Banking in India 2014.

**Source: Nielsen 2014

Solution – Medical Advantage Feature



What if you could seamlessly route the money lying in your mutual funds to meet your medical expenditure?



ICICI Prudential AMC Ltd. in collaboration with Vidal Healthcare Services Pvt. Ltd. brings to you a solution that allows you to pay for your healthcare expenses through your investment in **ICICI Prudential Savings Fund**.

How can Investors avail this Benefit?



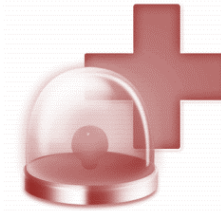
Open a new folio in ICICI Prudential Savings Fund with Medical Advantage feature



Get the Medical Advantage Feature Card



Need for medical expenditure arises



Fill Medical Redemption Form via Medical Advantage Feature Card



Hospital gives Vidal Health an estimate



Some units are redeemed to meet current expenses and some units are blocked in case of additional costs (As per hospital estimate)



If there are additional expenses, the remaining units will be redeemed



Top up your ICICI Prudential Savings Fund for future medical needs, through additional investments.

Health Services & Benefits of the Medical Advantage Feature



Cashless access to any empanelled hospital



24/7 access to a doctor on phone



* Upto 25% discounts on medical tests and hospitalization



Access to a neutral second opinion

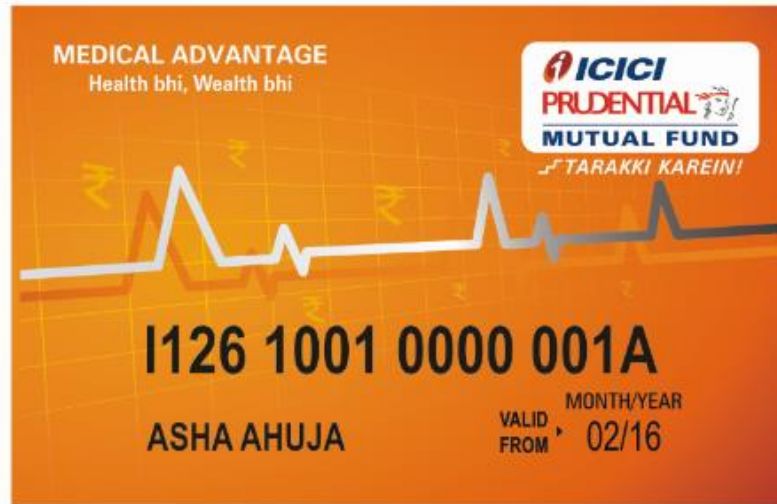



Advice on which hospital to choose

* Discount on hospital bills are subject to terms and conditions.

All at no additional cost to the investor

Medical Advantage Feature Card



Powered by:
VIDAL HEALTH 



Use of this card is governed by the Terms and Conditions of the Medical Advantage Feature of the designated scheme(s) of ICICI Prudential Mutual Fund.

This card is not transferable and is valid at Hospitals and Diagnostic Centers empanelled by Vidal Healthcare Services Pvt. Ltd. (Vidal Healthcare)

This card is to be produced along with Passport/Pan Card/ other Government Approved Identity card for verification.

Vidal Healthcare : (T) 080 49166710 • (F) 080 49166711

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

About Vidal Health Care Services Pvt. Ltd.



Vidal Healthcare Services Private Limited is a health management & services company. The company is based in Bengaluru and has a pan India presence.



Group entities have impacted over 20 million lives.

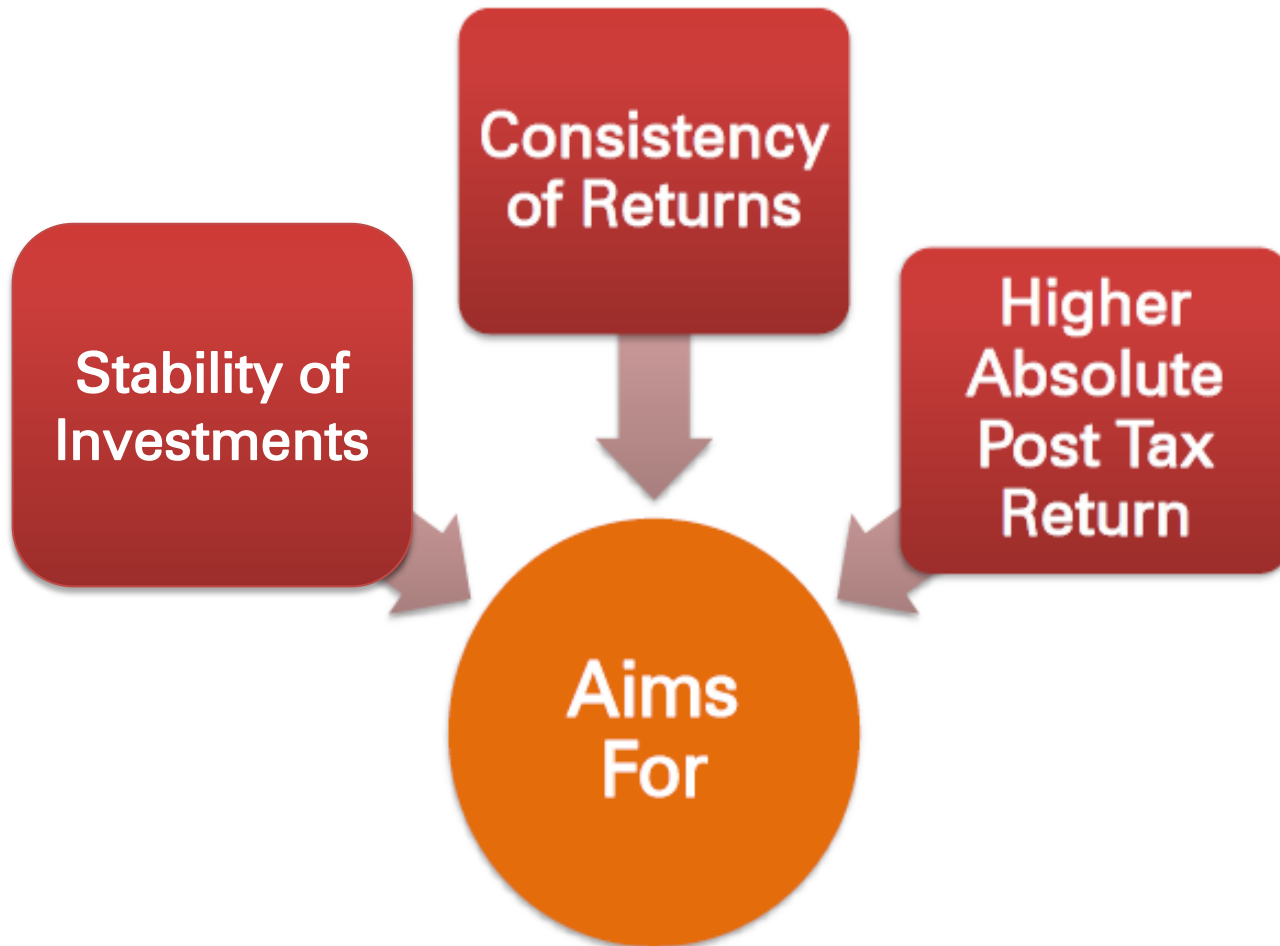
Group level provider network covers 800 cities, and has empaneled over 6,000 hospitals 1,500 Diagnostic centers in addition to Doctors, Specialists, Counselors, Nutritionists and Trainers.

Create your Healthcare Expenses Kitty in...



ICICI Prudential Savings Fund

ICICI Prudential Savings Fund



Investment Approach



**Invests in
reasonable
yielding debt
instruments**

**Lower
portfolio
duration to
limit volatility**

**Maintains
high liquidity**

Features



Type of Scheme	Open-ended Income Fund
Plans	Regular & Direct
Options	Growth and Dividend Option (with Daily, Weekly, Fortnightly, Monthly, Quarterly and dividend other frequencies)
Minimum Application Amount	Rs.5,000 (plus in multiples of Re.1)
Minimum Additional Investment	Rs.1,000 (plus in multiples of Re.1)
Minimum Redemption Amount	Rs.500/- and multiples thereof
Entry Load	Nil
Exit Load	Nil
Fund Manager	Rahul Goswami, managing this fund since Sep 2012, has 20 years of experience. Aditya Pagaria, managing this fund since Sep 2013, has 8 years of experience.
Benchmark Index	CRISIL Liquid Fund Index
STP / SIP / SWP	Available

Riskometer



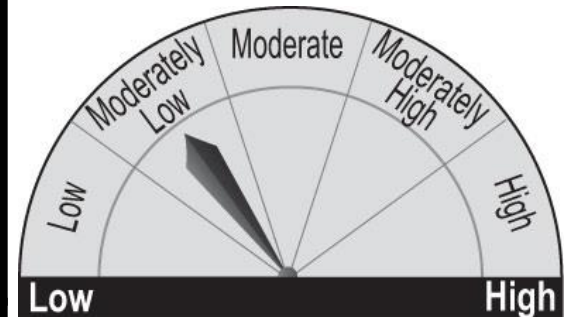
ICICI Prudential Savings Fund: An open-ended income fund

This product is suitable for investors who are seeking*:

- Short-term savings solution
- A debt fund that invests in debt and money market instruments of various maturities with an aim to maximise income while maintaining an optimum balance of yield, safety, and liquidity

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Riskometer



Investors understand that their principal will be at moderately low risk

Disclaimer



Discount on hospital bills and coverage of this facility are subject to terms and conditions. Please refer application form of this facility for the same.

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

Terms and Conditions of the Medical Advantage Feature are mentioned in the application form

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