

Customer
Guide



Investing with **Acorn** Life

Making your money work harder for you

Investing with Acorn Life

Is your money working hard enough? If it is sitting in a low interest bank account, then it probably is not. Maybe it's time you reviewed your investment position or perhaps you are looking to start a pension to build up a retirement fund. Investing your money sensibly can provide you with security for the future.

If you are looking to invest, Acorn Life offer a wide range of exciting products and funds to meet your needs. Whether it be to build up a lump sum or provide an income in retirement, Acorn Life have a product that will help you achieve your objectives.

For longer term financial goals, you may want to consider investing in assets that offer real growth potential such as unit linked funds. Investments that suit your risk profile and objectives over the medium to long term can enable you to realise some of your dreams.

Unit Linked Funds

We work with some of the best fund managers around the globe to help our customers achieve their financial goals. We match the risks you are prepared to take with a well-diversified and balanced portfolio to create an appropriate strategy that meets your needs.

From our wide range of unit linked funds, your Acorn Life Financial Advisor will help you identify suitable funds that match your attitude to risk and to meet your investment objective.

What assets are the funds invested in?

Your Acorn Life policy contributions will be invested in the funds of your choice. Each fund usually contains a mix of some or all of the following.

- Equities** - investment in a company by purchasing shares of that company in the stock market.
- Property** - bricks & mortar, property equities or REITs (Real Estate Investment Trusts).
- Fixed Interest** - typically include investments like government and corporate bonds, certificates of deposit, and money market funds. Fixed income can offer a steady stream of income with generally less risk than equities.
- Cash** - money on deposit (e.g. cash in the bank).
- Alternatives** - includes commodities, e.g. gold, copper, water infrastructure and agriculture.

Funds with higher risk profiles tend to have high percentages invested in equities. Contributions paid to your Acorn Life policy are used to purchase units in the fund(s) of your choice at the purchase price on the date of investment. This is called the offer price.

How is your investment valued?

The value of your policy is determined by the selling price of the units in each of the funds invested. The policy can be valued by simply multiplying the number of units attached to your policy by the selling price of the unit, also known as the bid price.

Exit Tax and Government Levy

Where relevant, exit tax (currently at a rate of 41%) applies to gains on life assurance / investment policies (but not pensions) and is deducted every 8 years and upon encashment. For all premiums paid into a life assurance / investment policy, the amount invested is the premium less a Government levy (currently 1% of the premium).

The money you invest, after deduction of the 1% Government levy (where relevant), is used to purchase units in the fund or funds selected by you.

Please note that all information provided in this document, including tax-related amounts, rates and limits, is in accordance with Irish legislation and Revenue rules as at January 2023.

Fees applied by the Fund Manager

In addition to product fees applied by Acorn Life, certain fees will apply within the funds selected by you such as operating costs, transactional costs and custodial fees. For details of these fund-level fees, please refer to the Summary of Fees & Charges that is available on our website www.acornlife.ie



Risk **Versus** Return Explained

It is important for anyone who is considering investing, to understand the relationship between risk and return. Generally, the higher the risk taken, the higher the potential return and the lower the risk taken, the lower the potential returns of an investment.

So, while higher risk investments are more prone to volatility (i.e. variations in market value) in the short term, in the medium to long term they are expected to provide a greater potential return than lower risk investments.

Equities and property are generally considered to be higher risk investments than fixed-interest bonds or cash.

Your Acorn Life Financial Advisor will help you to assess your attitude to risk and your sustainability preferences and will only recommend a fund that is suitable to you. However, you are responsible for selecting your investment fund. You should review the documentation of each fund you select to ensure that it meets your investment objective and attitude to risk.

It should be noted that there is no guarantee with any investment.

Selecting the **right fund for you**

Everyone's goals and aspirations are different and at Acorn Life we have a range of fund options to suit various risk profiles.

Acorn Life's range of managed funds provides excellent growth potential via our expert fund managers. The fund choices available to you are outlined in the next section, which also includes an assessment of the funds' risk and return profile.



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Note *Applicable only to pension products.

The benefits of investing with Acorn **Life**

Security



At Acorn Life we offer many different funds to meet your investment needs and appetite for risk. Our funds are expertly managed on our behalf by international, well-established and professional fund managers. You have the flexibility to alter your fund selection as your needs and circumstances change during the lifetime of your policy.

Choice



You have the option of choosing and transferring between a number of our funds at any time.

Regular Valuations



Unlike some other forms of investments, values on your investment are immediately available on request.

Transparency



All our charges are fully explained as part of the application process and are available on all our products on our website.

Awards



Acorn Life is a multi award winning and accredited company including Deloitte Best Managed Companies and Business All-Stars.

Flexibility



You can choose your investment time horizon and plan when you draw money from your policy including any gains. You should consult with your Acorn Life Financial Advisor regarding any tax implications. For our savings and investment products we recommend a minimum investment period of five to ten years. Some of our pension products require you to remain invested until retirement.

Guaranteed Irish



Established in 1989, Acorn Life is the first and only Irish owned Life Insurance Company to achieve the Guaranteed Irish symbol- Ireland's most trusted and recognised symbol for quality Irish goods and services.



Why choose Acorn Life?

When making a decision to invest your money, start a savings plan or a pension for your retirement, there are several considerations to take into account. What company to choose should be one of the first things to think about. We believe we are in the ideal position to help you on this journey due to the variety of products and services we offer, the excellent Customer Service we provide and our nationwide distribution network of Financial advisors and branches.

Our commitment to our customers is also captured within our Code of Ethics, which can be viewed on our website. The Acorn Life Code of Ethics, based on core values of honesty and integrity, promotes the highest quality standards of conduct, primarily in terms of interaction with our customers but also in relation to our dealings with regulators, suppliers, third parties and each other.

The table below lists other ways of how we may help you.



Our Aim

Our aim is to put you first. We are committed to providing excellent customer service to you at all times. This is from the initial consultation with one of our nationwide Financial Advisors, to our Customer Service team in Galway, throughout the life of your policy.



Choice

We have a number of fund options to choose from when starting a savings, investment or pension policy. We have fund factsheets which provide additional information. These can be provided on request and are also available on our website acornlife.ie.



Keep you informed

We promise to keep you updated on the progress of your policy by sending you half-yearly or annual statements as appropriate for each investment product which provide details relevant to your policy. Our Acorn Life Financial Advisors are also available to you if you require any additional assistance or advice throughout the life of your policy. This will ensure it is fit for purpose and continues to meet your investment objectives.

Our Investment Management Approach

Our Investment Management Approach is based on a clear vision that the best talent is not confined to one firm or location. We wanted the freedom and flexibility to access the skills of some of the best fund managers around the globe to help our customers achieve their financial goals. For that reason, we do not employ in-house fund managers. Instead, we carefully select and contract a number of external fund managers to manage our range of funds.

Our approach enables us to provide our customers with access to fund management expertise that is often only available to large institutional investors or overseas retail investors. These relationships are what help set our approach apart, providing customers with diversification and expertise on a global scale.

We offer you a list of best-in-class fund options to choose from - carefully selected from our fund managers - covering a wide range of asset categories and risk profiles to meet your needs.

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Mercer Global Investments Europe Ltd

Mercer believes in building brighter futures by redefining the world of work, reshaping retirement and investment outcomes, and unlocking real health and well-being. Mercer's approximately 25,000 employees are based in 44 countries and the firm operates in over 130 countries.

Asset under management

- ➔ Approx. USD 398bn under management
- ➔ Presence in 43 countries and territories
- ➔ 4,600 wealth staff globally
- ➔ 76+ years serving financial markets

Source: Mercer Global Asset Management as at 30 September 2022 Any differences are due to rounding.



Mercer is a business of Marsh McLennan (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people, with 83,000 colleagues and annual revenue of over \$20 billion, as of the 30th September 2022.

Mercer's Highly Rated Managers

A sample of Mercer's Highly Rated Fund Managers*. Independently researched and vetted.



*Fund Managers ratings can change over time.

What Mercer Offer



Discipline, not fashion



Research and technology-driven



Structured but not dogmatic



Integrated talent



Risk-focused approach

Mercer Statement on Responsible Investment

Responsible Investment (RI) is focused on the integration of environmental, social & corporate governance (ESG) risks and opportunities into the investment process, along with the exercise of active ownership (voting and engagement). RI champions sustainable investment approaches that consider these ESG risks and opportunities, recognising their material impact on long-term risk and return outcomes.

Looking at investment through an RI lens offers an investment view that is more likely to create and preserve long-term value. This is an important touchpoint within Mercer's investment beliefs. It ensures the viability and sustainability of value, not just over the next five or ten years, but over the next 20, 30 or 50.

Taking a long-term view is never easy, especially when short-term demands require so much consideration and compete for the attention of already stretched resources. It involves challenging the status quo, questioning how capital could be better allocated and utilised, and considering what risks might emerge in the future.

Our RI team's thought leadership, innovation, advice and research helps Mercer's clients and our own portfolio managers mitigate risk, demonstrate active ownership, and construct investment portfolios targeting long-term returns and sustainable growth. The team also helps those investors seeking greater alignment between their organisation's values, policies, and investment allocations. It seeks to challenge current thinking and always think long-term to anticipate and drive beneficial change. In short, our RI team helps shape and set the ESG agenda for investors around the world.

Our research and innovative thinking in this area dovetails with our broader Mercer Governance Practice Solutions and Mercer's industry engagement with highly-regarded groups like the World Bank Group's International Finance Corporation (IFC) and the Investor Groups on Climate Change (IGCC).

HSBC Global Asset Management

HSBC Global Asset Management is a global asset manager with a strong heritage of successfully connecting their clients to global investment opportunities.

Asset Under Management

- ➔ USD 571bn under management
- ➔ Presence in 20+ countries & territories
- ➔ Around 600 investment professionals
- ➔ 150+ years serving financial markets

Source: HSBC Global Asset Management as at 30 September 2022. Any differences are due to rounding.



HSBC have developed a sustainable investment framework that is automatically applied to all our funds under their management.

As of end of September 2022, they managed USD571 billion globally for a range of clients, from some of the largest institutional investors in the world to commercial and corporate clients, financial intermediaries, retail and private banking clients.

HSBC's Investment Approach

Doing the right thing by their clients is their most important responsibility. HSBC's goal is to provide Acorn Life with their best investment ideas and experience.

- ➔ They collaborate with Acorn Life to help us grow and protect our assets.
- ➔ They use their expertise in connecting the developed and developing world to provide Acorn Life with sustainable investment opportunities across multiple asset classes and capabilities.

HSBC's Guiding Principles

HSBC's investment process is characterised by structure and discipline, implemented with skill by empowered and accountable teams of portfolio managers and analysts.

Their investment framework is rigorous and repeatable:



Discipline, not fashion



Research and technology-driven



Structured but not dogmatic



Integrated talent



Risk-focused approach

HSBC Statement on Responsible Investment

Our purpose is to help our stakeholders prosper – our clients, shareholders, the societies in which we operate, and our planet. We aim to deliver value by focussing on clients' investment needs, delivering on our philosophy of investment excellence and supporting the transition to a sustainable future.

Over the last twenty years HSBC Asset Management has developed its approach to Responsible Investment, launching its first Socially Responsible Investment fund in 2001 and becoming an early signatory of the UN Principles of Responsible Investment (UNPRI) in 2006.

Since then, we have experienced growing interest in understanding how environmental, social and corporate governance (ESG) issues can create and protect long term value for investors. This has been driven by both the interest of clients, as they become more focused on values as well as value, and regulatory change which is becoming increasingly rapid and unpredictable in markets around the world.

We believe that a deep consideration of ESG factors and commitment to active stewardship is integral to sound investment decisions in order to preserve and deliver long-term value for our clients. We support and recognise the contribution we can make to the United Nations' Sustainable Development Goals (SDGs), UN Global Compact and the global transition to a low-carbon economy as outlined in the Paris Climate Agreement.

Our ambition is to be a leader in responsible investment, driving the transition to a more sustainable economy for the long-term benefit of our clients and society. This policy sets out our ambitions and approach to Responsible Investment, how we implement our commitment to the UNPRI across our business, and describes how we meet the requirements of the EU Sustainable Finance Disclosures Regulation (SFDR).

Your Fund Options

Fund Management

Acorn Life offers you a choice of fund options that will best match your investment goals, your preferred investment style (passive or active) and the level of risk you are comfortable taking.

We understand that our customers have many different needs, and these needs can change over time. To ensure that we meet this wide array of needs, we have chosen only top rated Irish and international investment partners.

The risk indicator stated below for each fund is a guide to the level of risk associated with the fund. It gives an indication of how likely it is that the fund will be subject to market volatility, i.e. variations in market value.

The indicator is known as a Summary Risk Indicator (SRI) which is calculated in accordance with EU legislation for Packaged Retail and Insurance-based Investment Products (PRIIPs). The SRI of a given fund is calculated based on a combination of its market risk and credit risk. This calculation results in a risk indicator of between 1 (lower risk) and 7 (higher risk).

The Deposit Fund



The Deposit Fund is typically invested in a wide range of deposit-type assets. The main objective of the Deposit Fund is to achieve a steady, consistent return with a high level of security. This fund does not guarantee protection against inflation and its value may go up as well as down.

The Cautiously Managed Fund (Active & Passive mix)



The Cautiously Managed Fund ("the Fund") is potentially suitable for investors who have low tolerance for significant falls in fund value and who are happy to accept a lower expected growth rate relative to funds invested primarily in equities.

The Fund is invested mainly in fixed income assets, debt issued by governments, agencies, supranationals and corporates. There is also a smaller level of investment in other asset types e.g. equities and deposit-type assets. Fixed income assets provide greater capital security than equities but may go down as well as up in value. While the Cautiously Managed Fund has lower expected returns than funds with a higher level of risk, the fund value should be more stable over the longer term than funds that invest mostly in equities.

The Fund is managed by HSBC Global Asset Management (UK) Limited. The management style of the Fund is an active and passive mix.

The Managed Fund (Active)



The Acorn Life Managed Fund ("the Fund") is potentially suitable for investors who are looking for a spread of investments and who are willing to accept a medium to low level of risk for the prospect of a higher expected medium to long-term return than that offered by fixed income assets solely or by deposits.

The Fund generally invests less in equities and more in fixed income assets in comparison to the Acorn Life Managed Growth Fund. It seeks to add value both through asset allocation and stock selection and maintain a diversified portfolio of equities where the return is not dependent upon any one market or sector.

The Fund is managed by HSBC Global Asset Management (UK) Limited. The management style of the Fund is an active and passive mix.

The Managed Growth Fund (Active)



The Acorn Life Managed Growth Fund ("the Fund") is potentially suitable for investors who are willing to accept a medium level of risk for the prospect of a higher expected return over the medium to long term.

The Acorn Life Managed Growth Fund invests mainly in equities with lower levels of investment in other asset types. The Fund seeks to add value both through asset allocation and stock selection and maintain a diversified portfolio of equities where the return is not dependent upon any one market or sector.

The Fund is managed by HSBC Global Asset Management (UK) Limited. The management style of the Fund is an active and passive mix.

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Target Return Fund (Active)



The Target Return Fund (“the Fund”) is potentially suitable for investors who are seeking low to medium levels of growth in their investment in all market conditions and who have a lower tolerance for falls in fund value compared to investors in a high equity fund.

The Target Return Fund currently (December 2022) targets an annualised return of the Euro Short-Term Rate (ESTR) plus 4% (gross of all fund-related charges and expenses) over a rolling three-year period. There is no guarantee that the return will be achieved. The ESTR may also be negative for periods of time.

The Fund invests in a broad range of global asset classes that may include shares, fixed-income and cash. The Fund may also invest in derivatives (an asset whose value depends on the value of another underlying asset) for the purpose of meeting its investment objectives.

The Fund is managed by HSBC Global Asset Management (UK) Limited.

The Managed High Equity Fund



The Managed High Equity Fund (“the Fund”) is potentially suitable for investors who are willing to accept a Medium-High level of risk, with associated rises and falls in value, for the prospect of a higher expected return over the medium to long-term. The Managed High Equity Fund is invested primarily in equities but it may also hold small levels of investment in other asset types e.g. fixed income assets, property, cash.

The Fund is managed by HSBC Global Asset Management (UK) Limited. The management style of the Fund is an active and passive mix.

Global Property Fund (Active)



The Global Property Fund (“the Fund”) is potentially suitable for investors who are willing to accept a medium-high level of risk, with associated rises and falls in value, for the prospect of higher expected capital growth over the medium to long-term. The Fund provides investors with the opportunity to broaden their allocation to property investment and to achieve greater diversification.

The Global Property Fund invests primarily in property-related assets and in underlying funds that, in turn, invest in listed property assets (e.g. property equities that are officially quoted on a stock exchange for public trading) and/or invest directly in unlisted property (i.e. physical properties).

The Fund may also invest lower amounts in other assets such as cash and derivatives (an asset whose value depends on the value of another underlying asset) for the purpose of meeting its investment objectives. There are no geographical restrictions on investment. Currency movements could have an adverse impact on the investment return. Where the underlying funds invest directly in property, the property in the fund may not be readily realisable, and the Fund Manager may apply a deferral on redemption requests. The Fund is managed by HSBC Global Asset Management (UK) Limited.



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Cautious Select Fund (Passive)



The Cautious Select Fund (“the Fund”) is potentially suitable for investors who have low tolerance for significant falls in fund value and who are happy to accept a lower expected growth rate relative to funds invested primarily in equities.

The Cautious Select Fund is invested mainly in fixed income, debt issued by governments, agencies, supranationals and corporates. There is generally a lower level of investment in other asset types such as equities and cash. Fixed income assets provide greater capital security than equities but may go down as well as up in value. While the Fund has lower expected returns than funds with a higher level of risk, the Fund’s value should be more stable over the longer term.

The Fund’s investment portfolio is implemented through an arrangement between Acorn Life DAC and Mercer Global Investments Europe Limited. The management style of the Fund is passive.

Moderate Select Fund (Passive)



The Moderate Select Fund (“the Fund”) is potentially suitable for investors who are willing to accept a low to medium level of risk for the prospect of a higher expected medium to long-term return than that offered by fixed income assets solely or by deposits.

The Moderate Select Fund is invested mainly in both equities and fixed income assets with lower levels of investment in other assets such as cash. It seeks to add value both through asset allocation and stock selection and maintain a diversified portfolio where the return is not dependent upon any one market or sector.

The Fund’s investment portfolio is implemented through an arrangement between Acorn Life DAC and Mercer Global Investments Europe Limited. The management style of the Fund is passive.

Diversified Select Fund (Passive)



The Diversified Select Fund (“the Fund”) is potentially suitable for investors who are willing to accept a medium level of risk for the prospect of a higher expected return over the medium to long-term.

The largest asset holding in the Diversified Select Fund is generally a diversified mix of equities while there is also a significant level of investment in fixed income assets (e.g. corporate and government). There are lower levels of investment in other holdings such as property-related assets and alternatives. The Fund may also hold a tactical temporary cash position as part of portfolio management.

The Fund’s investment portfolio is implemented through an arrangement between Acorn Life DAC and Mercer Global Investments Europe Limited. The management style of the Fund is passive.

Diversified Multi-Manager Fund (Active)



The Diversified Multi-Manager Fund (“the Fund”) is potentially suitable for investors who are willing to accept a medium level of risk for the prospect of a higher expected return over the medium to long-term.

The largest asset holding in the Diversified Multi-Manager Fund is generally a diversified mix of equities while there is also a significant level of investment in fixed income assets (e.g. corporate and government). There are lower levels of investment in other holdings such as property-related assets and alternatives. The Fund may also hold a tactical temporary cash position as part of portfolio management.

The Fund’s investment portfolio is implemented through an arrangement between Acorn Life DAC and Mercer Global Investments Europe Limited. The management style of the Fund is an active and passive mix.

Dynamic Select Fund (Passive)



The Dynamic Select Fund (“the Fund”) is potentially suitable for investors who are willing to accept a medium to high level of risk, with associated rises and falls in value, for the prospect of a higher expected return over the medium to long-term.

The Dynamic Select Fund is invested mainly in a diversified mix of equities with lower levels of investment in other holdings such as property-related assets, fixed income assets (e.g. corporate and government) and alternatives. It may also hold a tactical, temporary cash position as part of portfolio management.

The Fund’s investment portfolio is implemented through an arrangement between Acorn Life DAC and Mercer Global Investments Europe Limited. The management style of the Fund is passive.

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Dynamic Multi-Manager Fund (Active)



The Dynamic Multi-Manager Fund (“the Fund”) is potentially suitable for investors who are willing to accept a medium to high level of risk, with associated rises and falls in value, for the prospect of a higher expected return over the medium to long-term.

The Dynamic Multi-Manager Fund is invested mainly in a diversified mix of equities with lower levels of investment in other holdings such as property-related assets, fixed income assets (e.g. corporate and government) and alternatives. It may also hold a tactical, temporary cash position as part of portfolio management.

The Fund’s investment portfolio is implemented through an arrangement between Acorn Life DAC and Mercer Global Investments Europe Limited. The management style of the Fund is an active and passive mix.

Adventurous Select Fund (Passive)



The Adventurous Select Fund (“the Fund”) is potentially suitable for investors who are willing to accept a medium to high level of risk, with associated rises and falls in value, for the prospect of a higher expected return over the medium to long-term.

The Adventurous Select Fund is invested primarily in a diversified mix of equities. It may also hold a tactical temporary cash position as part of portfolio management.

The Fund’s investment portfolio is implemented through an arrangement between Acorn Life DAC and Mercer Global Investments Europe Limited. The management style of the Fund is passive.

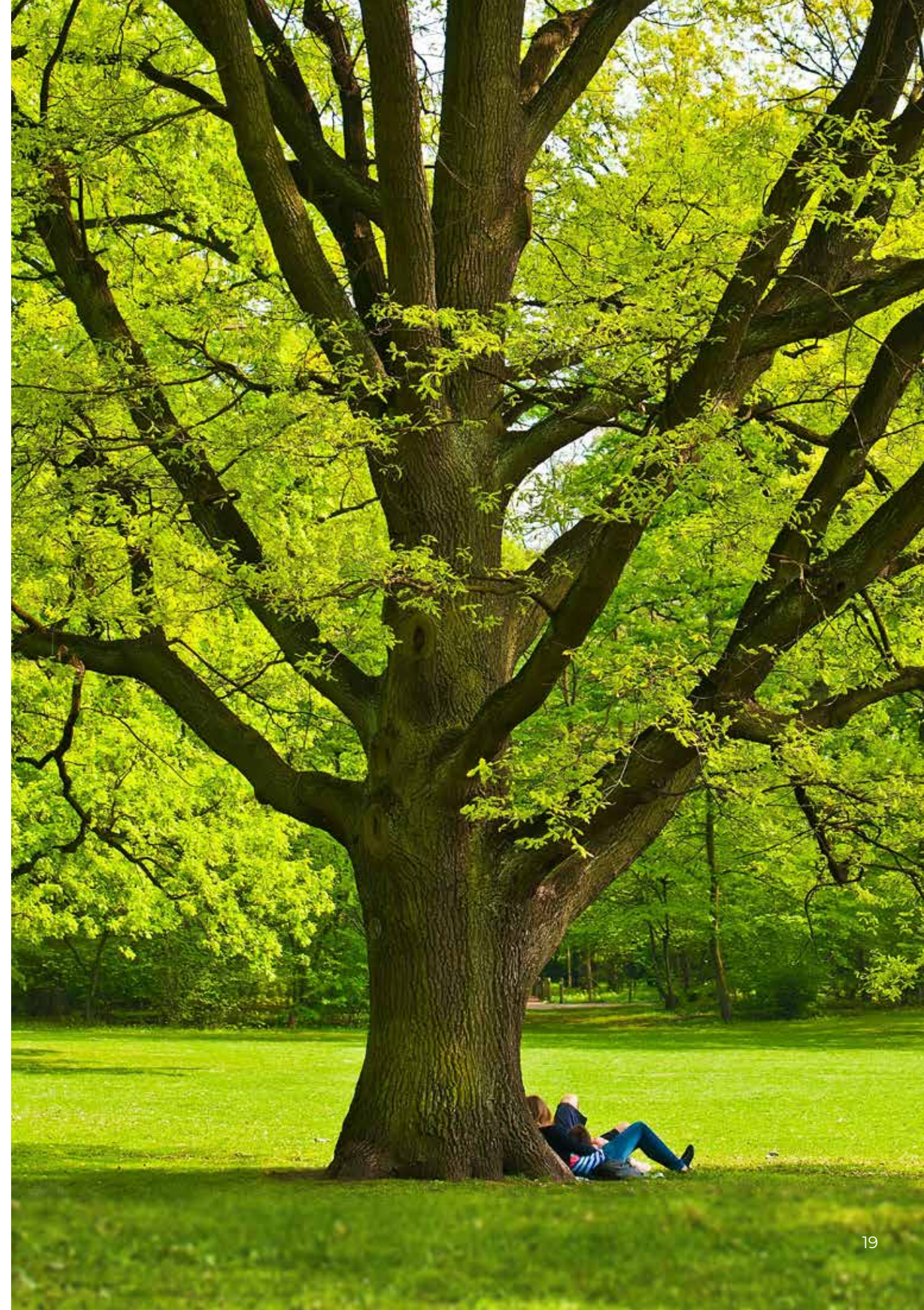
For more information on the risks associated with each fund please see our individual Fund Fact Sheets or our Flexible Savings Key Information Documents that are available on the Acorn Life website www.acornlife.ie. Your Acorn Life Financial Advisor is always on hand to help you through the fund selection process and to provide additional information where required.

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Acorn Life's Default Investment Strategy

Acorn Life's Default Investment Strategy is only available to the PRSA and Executive Pension products as well as pension policies held within the Acorn Life Master Trust. The Default Investment Strategy can be used by policyholders who do not wish to individually select funds. It is a particularly useful option where the contributor is not receiving ongoing investment advice.

This strategy is designed to provide potential for real returns associated with stock market investments without concentrating investment in any stock, industry or country. It involves two funds: the Dynamic Select Fund and the Moderate Select fund. The allocation to each fund will depend on the number of years remaining to retirement age.

If you are more than 15 years from retirement age, 75% of your contributions will be invested in the Dynamic Select Fund and 25% in the Moderate Select Fund. With less than 15 years to go to your selected retirement age, the proportions invested in these funds will be adjusted annually on a gradual basis so that by the time you reach your selected retirement age, 100% of the policy value will be invested in the Moderate Select Fund.

If you select the Default Investment Strategy, rebalancing of your holdings of the two funds will take place on your birthday or the next working day thereafter, according to percentages in the table below. Contributions received for the subsequent year will be allocated according to the same percentages.

The proportions of the total policy allocated to each fund for each year are as follows:

Years to retirement	Dynamic Select Fund	Moderate Select Fund
>15	75%	25%
15	70%	30%
14	65%	35%
13	60%	40%
12	55%	45%
11	50%	50%
10	45%	55%
9	40%	60%
8	35%	65%
7	30%	70%
6	25%	75%
5	20%	80%
4	15%	85%
3	10%	90%
2	5%	95%
1	0%	100%

The current (January 2023) target asset allocations for the two funds in the Default Investment Strategy are as follows:

	Dynamic Select Fund	Moderate Select Fund
Equities	81.5%	38%
Property	8%	4%
Fixed Income	10.5%	42%
Cash/Deposit	0%	16%
Total	100%	100%

Following a review, we may make changes to the operation of this Strategy in order to achieve the investment objectives stated above.

It is important to bear in mind that the Default Investment Strategy is not a risk-free investment. Unit prices may go down as well as up in both the Dynamic Select Fund and the Moderate Select Fund. The returns achieved under the Strategy will depend on the investment conditions which are influenced by economic conditions as well as the fund managers' performance.

The Default Investment Strategy is designed to meet the needs of the typical contributor, however, it is unlikely to be suitable for all contributors at all times. You need to be satisfied that its objectives are consistent with your own plans for contributions and investment growth prior to retirement and how you expect to use your retirement fund.

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The Next Step in Your Investment Journey

Acorn Life is committed to doing the best we can by our customers when it comes to your Protection, Savings, Pension and Investments. If you would like to take the next step in your investment journey or would like to know more about Acorn Life products, you can speak with a local Acorn Life Financial Advisor or contact our head office to receive further information on the products and services we provide.

☎ 1800 446 446 (Freephone)

✉ info@acornlife.ie

🌐 acornlife.ie



Acorn Life are over 30 years in business and offer Protection, Savings, Pension and Investment products specifically designed for the Irish market. During this time we have become a multi award winning and accredited company including Deloitte Best Managed Companies, Business All-Star and Guaranteed Irish.

The Deloitte Best Managed awards recognises Irish companies operating at the highest levels of business performance looking beyond the finances at criteria such as operational excellence, strategy and human resource processes while the Business All-Ireland awards are given on the basis of meeting the highest standards of verified performance, trust and customer centricity. The Guaranteed Irish symbol is awarded to companies which provide quality jobs, support local communities and are committed to Irish provenance.

We believe that the race for Quality Service, Quality Products and Quality Performance has no finish line and our commitment to continuous improvement in our service, products and performance is never ending.

We look forward to doing business with you.

That's **Acorn Life** in a nutshell.



Gold Standard

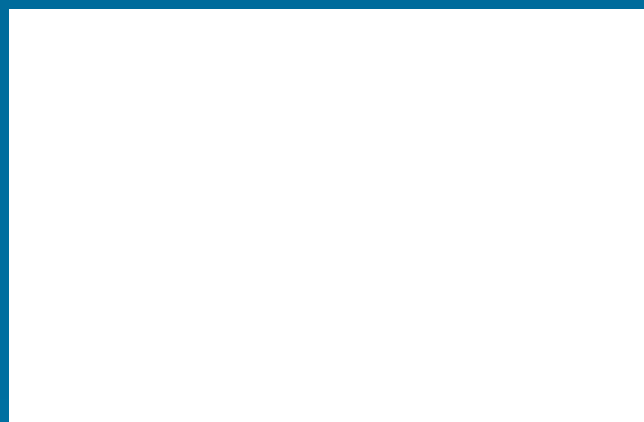


All-Ireland All-Star
Financial Services Company
— 2023 —

ACORN LIFE DAC



Acorn Life



Acorn Life DAC is regulated by the Central Bank of Ireland.

IWAL-08-23