

acornlife

Life Plan



**Life without
the ifs**



It's easy to feel that everything is under control. But if you had to stop working due to serious or terminal illness, or if you died, would your family be able to manage financially?

What would happen if an accident left you unable to work in your current job for a period of time?

Starting a Life Plan from Acorn Life is the most important step you can take to cover yourself for these unknowns.

The Life Plan is a flexible protection product with a range of options to suit your individual circumstances. Other than Life Cover, all benefits are optional. Your financial advisor will assess your need for these benefits during your Financial Review.

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 2026.

Life Cover Benefits

Life Cover Benefit

Life Cover pays out a lump sum to your family if you die. They can use this lump sum to pay off bills or a mortgage. It can also help replace some of your income when they need it most.

Accidental Death Benefit

You can also add Accidental Death Benefit to your policy which pays an extra death benefit if death occurs as the result of an accident before your 65th birthday.

Critical Illness Benefits

Critical Illness Benefit pays out a lump sum if you are diagnosed with one illness from a list of specified illnesses such as cancer, heart attack or stroke. You and your family can use this lump sum to pay your bills or a mortgage, and to help provide an income when you need it most. You can opt for either Core Critical Illness or Comprehensive Critical Illness cover.

Core Critical Illness Benefit

Main Illnesses

- ↻ Cancer
- ↻ Heart Attack
- ↻ Stroke
- ↻ Multiple Sclerosis

Automatic Additional Benefits

- ↻ Overseas Surgery Benefit

Comprehensive Critical Illness Benefit

MAIN ILLNESSES

- Cancer
- Heart Attack
- Kidney Failure
- Multiple Sclerosis
- Stroke

SURGICAL PROCEDURES

- Aorta Graft Surgery
- Coronary Artery Bypass Grafts
- Heart Valve Replacement or Repair
- Major Organ Transplant
- Pulmonary Artery Replacement

DISABLING CONDITIONS

- Alzheimer's Disease
- Bacterial Meningitis
- Blindness
- Coma
- Creutzfeldt-Jakob Disease
- Deafness
- Encephalitis
- Loss of Independence
- Loss of Hands/Feet
- Loss of Speech
- Motor Neurone Disease
- Paralysis of limb
- Parkinson's Disease (Idiopathic)
- Dementia
- Third Degree Burns
- Traumatic Head Injury

OTHER ILLNESSES

- Aplastic Anaemia
- Benign Brain Tumour
- Benign Spinal Tumour
- Brain injury due to anoxia or hypoxia
- Cardiac Arrest – Defibrillator
- Cardiomyopathy
- Chronic pancreatitis
- Crohn's Disease
- HIV Infection (from Blood Transfusion, Physical Assault, Occupational Accident)
- Idiopathic Pulmonary Arterial Hypertension
- Intensive Care
- Liver Failure
- Parkinsonian plus syndromes
- Pneumonectomy
- Peripheral vascular disease – bypass surgery
- Severe Lung Disease
- Structural Heart Surgery
- Systemic Lupus Erythematosus
- Terminal Illness

PARTIAL PAYMENTS

- Brain Abscess
- Carcinoma in Situ
- Carotid Artery Stenosis
- Cerebral Aneurysm
- Cerebral Arteriovenous Malformation
- Coronary Artery Angioplasty
- Crohn's Disease
- Ductal Carcinoma in Situ
- Early Stage Urinary Bladder Cancer
- Implantable Cardioverter Defibrillator
- Liver Resection
- Low Level Prostate Cancer
- Peripheral Vascular Disease
- Pituitary Tumour
- Serious Accident Cover
- Severe Burns / 3rd Degree Burns
- Significant visual impairment
- Single Lobectomy
- Surgical removal of one eye
- Syringomyelia or Syringobulbia
- Ulcerative Colitis

AUTOMATIC ADDITIONAL BENEFITS

- Overseas Surgery Benefit
- Surgical Prepayment Benefit

Hospital Cash Benefit

With Hospital Cash Benefit you can get up to €200 a day if you are in hospital for at least 3 consecutive days and nights.

The payment is tax-free, and you can spend it however you like.

For the first 14 days in hospital, we'll pay 100% of your benefit. From day 15 onwards, we'll pay 150%.

For example, if your benefit is €200 a day, we'll pay €200 for the first 14 days and €300 a day after that.

Surgical Cash Benefit

Surgical Cash Benefit pays out a lump sum of up to €20,000 if you undergo a surgery from a list of specified surgeries. The payment is tax-free and yours to spend in any way you want.

Major Surgeries (€20,000)

- Surgery to the brain or meninges of the brain
- Surgery to lungs
- Surgery to spinal cord or canal

Intermediate Surgeries (€10,000)

- Surgery to spinal vertebrae and intervertebral discs
- Total Mastectomy
- Surgery to adrenal glands
- Surgery to bile duct
- Surgery to bladder

- Surgery for hiatus hernia
- Hysterectomy
- Surgery to kidney
- Surgery to larynx
- Surgery to liver

- Surgery to oesophagus, stomach, duodenum, jejunum, ileum, colon

- Surgery to pancreas
- Surgery to prostate
- Surgery to spleen
- Surgery to thymus
- Surgery to thyroid or parathyroid
- Surgery to ureter
- Total hip replacement
- Knee replacement



Accident Benefits

Personal Accident Benefit

If you are out of work for more than two weeks because of a specified injury, we will pay you a weekly amount. This helps replace some of your income while you recover.

The amount payable is between €200 and €500 per week, depending on the level of cover you chose.

The amount is tax-free and will be paid from the start of the third week of absence from work for up to one year, or until you go back to work.

Specified Injuries

- Closed fracture of skull
- Fracture or dislocation of hip
- Dislocation of ankle
- Loss of finger/thumb
- Fracture of jaw or cheekbone
- Fracture of wrist
- Rupture of Achilles tendon
- Rupture of liver
- Open fracture of skull
- Fracture of arm
- Dislocation of elbow
- Loss of toe
- Fracture of collarbone
- Fracture of pelvis
- Second degree burns
- Rupture of aorta
- Fracture of upper leg
- Fracture of lower leg or ankle
- Dislocation of shoulder
- Fracture of foot
- Fracture of vertebrae, shoulder blade or sternum
- Loss of single limb
- Rupture of kidney
- Rupture of spleen

Accidental Injury Benefit

Accidental Injury Benefit pays out a lump sum of up to €4,000 if you sustain an injury from a list of specified injuries by way of an accident. The payment is tax-free and yours to spend in any way you want.

Major Injuries (€4,000)

- Closed fracture of skull
- Open fracture of skull
- Fracture of upper leg
- Fracture or dislocation of hip
- Fracture of pelvis

Intermediate Injuries (€2,000)

- Fracture of arm
- Fracture of lower leg or ankle
- Dislocation of ankle
- Dislocation of elbow
- Dislocation of shoulder
- Total loss of finger / thumb
- Total loss of toe

Minor Injuries (€1,000)

- Fracture of foot
- Fracture of jaw or cheekbone
- Fracture of collar bone
- Fracture of vertebrae, shoulder blade or sternum
- Fracture of wrist

Children's Benefits

With Children's Benefits, we can cover your children from age 3 months to 21 years as follows:

- Up to €10,000 Life Cover
- Up to €25,000 Critical Illness Cover
- Cover includes all Comprehensive Illnesses plus:
 - Cerebral palsy
 - Cystic fibrosis
 - Muscular dystrophy
 - Hydrocephalus
- Up to €50 per day for hospital stays of at least 3 days and 3 nights.

Premium Protection Benefit

We will pay premiums up to your 65th birthday if you are disabled, as a result of sickness or injury, and unable to carry out your own occupation and are not following any other gainful occupation.

Why choose Acorn Life?

Whether you're looking to protect your family, start a savings plan, invest for the future, or plan for retirement, choosing the right financial partner is key.

At Acorn Life, we offer a flexible range of protection, savings, investment, and pension options — tailored to your life stage and goals.

With 100% Irish ownership and a trusted nationwide network of advisors, we're proud to provide expert, personal guidance and support at every step.

Our goal is simple: to help you gain peace of mind and financial clarity — today and into the future.

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 is based on the core values of honesty and integrity. It promotes the highest quality standards of conduct, especially in how we treat our customers but also in how we deal with regulators, suppliers, third parties and each other.



Below lists other ways of how we may help you.



Our Aim

Our aim is to put you first. We are passionate about the customer service we provide. Our Customer Care team are based in Galway, and are there to assist 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. These range from low to high risk levels for selection according to your own level of risk. We have fund factsheets which provide additional information. These can be provided on request and are also available on our website www.acornlife.ie.



Keep you informed

We will keep you updated on the progress of your policy by sending you statements on a regular basis. Speak to a financial advisor 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.

The Next Step on Your Protection Journey

As part of the Acorn Life Group, Ask Acorn is an authorised intermediary that's 100% Irish owned, with a nationwide network of professional, friendly, and local financial advisors. It serves as a one-stop shop for essential personal and business finance needs, offering genuine personal service, tailored solutions, and expert answers to your financial questions.

Ask Acorn is available to help you consider your requirements across all of Acorn Life's Protection, Pensions, Savings, and Investments solutions.

If you'd like to take the next step in your protection journey or learn more about this product, you can speak with an Ask Acorn financial advisor today.



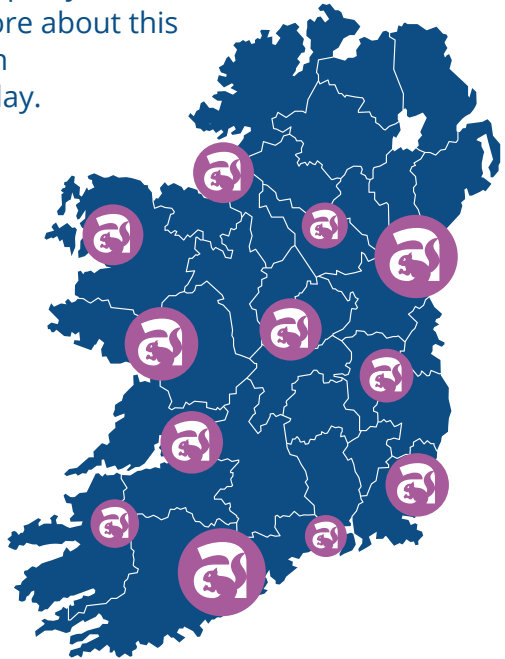
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Important Notes:

- While great care has been taken in its preparation this brochure is of a general nature. Full and definitive conditions for cover are provided in the Policy Provisions.
- This document is intended for information purposes only and does not constitute an offer or recommendation/advice to buy/sell/hold any investment products.
- Some of the charges on the Life Plan are not applied uniformly throughout the life of the product but are deducted in the early years.
- If you withdraw from the policy in the early years, the surrender value, if any, is likely to remain below the level of premiums paid into the policy given that the policy is primarily intended to provide protection benefits and not an investment return
- The Life Plan is a unit linked protection plan. This means it is a life insurance policy where your premium, net of charges, is used to buy units in an investment fund. The value of the units can go up or down depending on how the investments perform. Each month we make deductions from the fund to cover the cost of your protection benefits and the policy fee charge.

Warning: The value of your investment may go down as well as up.

Warning: This product may be affected by changes in currency exchange rates.

Warning: If you invest in this product you may lose some or all of the money you invest.

Acorn Life DAC is registered in Ireland, No. 128945.
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Acorn Life DAC is regulated by the Central Bank of Ireland.



The mark of
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