

acornlife



Family & Mortgage Protection

Family Protection Plan

Since 1989, Acorn Life have been committed to helping our clients look forward to the future with peace of mind. Today, we continue that commitment by providing you with the financial tools you need to take charge of your financial future.

When it comes to your family what do you want for them in the future? Like most people you will want them to have happy, healthy and financially secure futures.

The Acorn Life Family Protection Plan allows you to secure your family's financial future in the event of your untimely death. It is easy to apply for with affordable fixed premiums for the term of the plan.

Why Choose The Acorn Life Family Protection Plan?

Although the number of people in a family may vary, the need for life insurance is universal across all of them. As your family moves through various life stages, Acorn Life Family Protection Plan offers the protection they need when it's needed most.

The cover provided by this plan reduces over time, which helps keep the premium affordable. Your premium stays fixed for the full term.



How Does It Work?

The level of cover required depends on how much income your family would need if you or your partner died. It allows flexibility to take out cover for a term that suits your needs - typically until your children can support themselves.

This takes into account your financial situation, whether you have young children, and whether your death would affect your partner financially.

If you have children, the plan provides more cover when they are young and less cover as they grow older and become more financially independent.

Key Features

- The Family Protection Plan offers affordable, competitive cover.
- A lump sum payment in the event of you or your partner's death.
- The Death Benefit reduces over the term of the plan to match reducing responsibilities.
- Cover up to €500,000 without the need for medicals or doctors reports.*
- Pay monthly by direct debit for convenience.

*Cover is age dependent and offered subject to the satisfactory completion of a short underwriting questionnaire.



Mortgage Protection Plan

The Acorn Life Mortgage Protection Plan allows you to ensure that your family does not have to worry about continuing to make monthly mortgage repayments in the event of your death during the mortgage term. The plan ensures that the outstanding mortgage is repaid and the ownership of your home stays with your family.

It is easy to apply for with affordable fixed premiums for the term of the plan.



How Does It Work?

Your initial death benefit should match the amount left on your mortgage at the time you take out the policy. The cover will reduce in line with your mortgage over the term of the loan. The term of the plan will be the number of years over which you will be paying the mortgage.

Key Features

- The Mortgage Protection Plan offers affordable, competitive cover.
- A lump sum payment in the event of you or your partner's death.
- The Death Benefit reduces over the term of the plan to match your reducing mortgage.
- Cover up to €500,000 without the need for medicals or doctor reports.*
- Pay monthly by direct debit for convenience.

The example in the table below shows the typical cost of a 25 year policy for either a Family or Mortgage Protection Plan based on a 30-year old non-smoking couple:

Note that initial cover decreases over the term.

Initial Death Benefit	Monthly Cost
€100,000	€9.75
€200,000	€15.22
€300,000	€21.46
€500,000	€33.95

*Cover is age dependent and offered subject to the satisfactory completion of a short underwriting questionnaire.

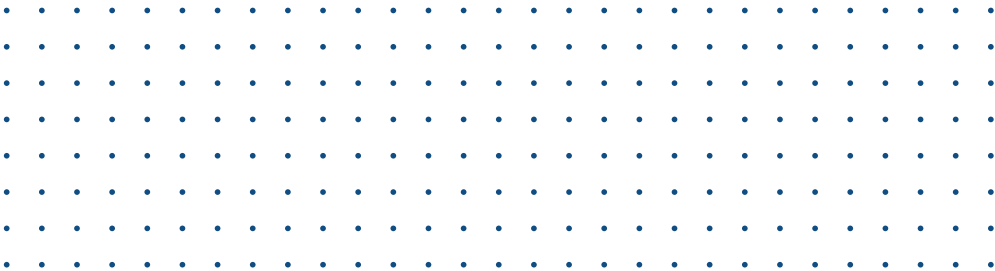


The Next Step on Your Protection Journey

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.

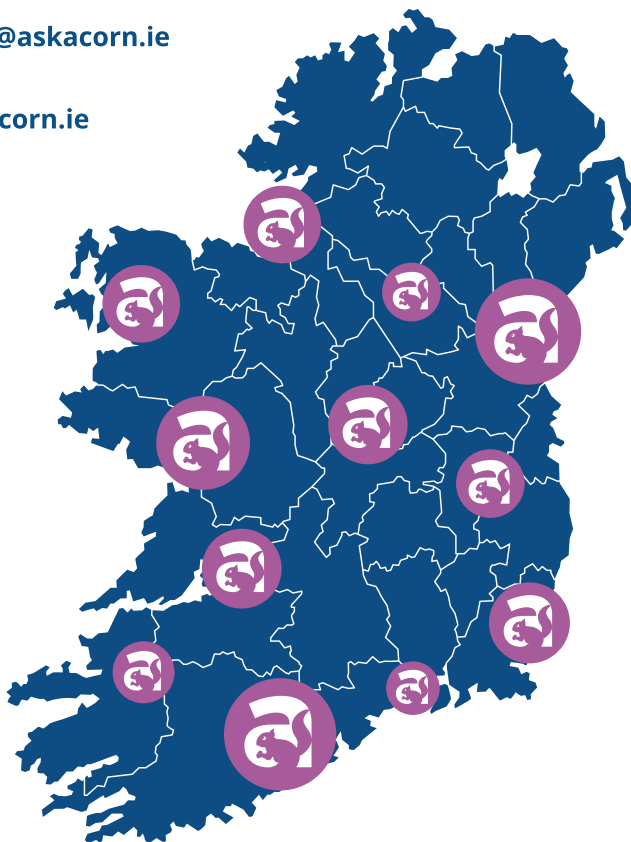




 0818 800 222

 info@askacorn.ie

 askacorn.ie



Acorn Brokerage Limited, trading as Ask Acorn, is regulated by the Central Bank of Ireland.



Your local Financial Advisor.



Acorn Life DAC is registered in Ireland, No. 128945.
Registered Office is St Augustine Street, Galway, H91 PN80.

Telephone 091 535 700, www.acornlife.ie

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



The mark of
responsible forestry



FMP-03-26