



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. Now may be a good time to review your current investments. You might also be thinking about starting 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 managed investment funds. Investments that suit your risk profile and objectives over the medium to long term can enable you to realise some of your dreams.

Managed Investment 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 managed investment funds, your 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 Income** – 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 38%) 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 March 2026.

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.

Higher-risk investments may change in value more in the short term. However, over the medium to long term they may offer higher potential returns than lower-risk options.

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

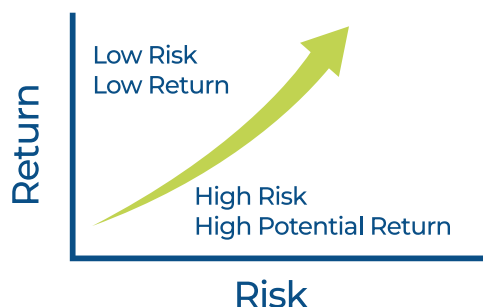
Your financial advisor will help you to assess your attitude to risk and your sustainability preferences and will only recommend a fund that is suitable to you. However, you are responsible for selecting your investment fund. You should review the documentation of each fund you select to ensure that 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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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 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 level of customer service we provide.

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 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 attitude to 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.

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 613bn 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 31 March 2025. 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 \$24 billion, as of the 31st March 2025.

Mercer's Highly Rated Managers

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



*Fund Managers can change over time.

Source - www.mercer.ie

Mercer's Investment Philosophy

Mercer Statement on Responsible Investment

At Mercer, we define responsible investment (RI) as an investment approach that includes environmental, social and corporate governance (ESG) factors and broader systemic issues – for example, climate change and sustainable development – along with active ownership (stewardship).

Mercer's responsible investment (RI) approach is centred on integrating environmental, social and governance (ESG) factors into investment decisions alongside traditional financial analysis. This means that when Mercer selects and manages investments, it considers how issues like climate change, governance practices or social impacts could affect long-term financial outcomes – aiming to improve returns and reduce risks over time by recognising these broader factors.

Our investment philosophy, coupled with clearly defined processes, ensures sustainability considerations are embedded across our investment solutions and services.

Source - www.mercer.ie



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 852bn under management
- Presence in 20 countries & territories
- 660+ investment professionals
- 150+ years serving financial markets

Source: HSBC Global Asset Management as at 30 September 2025. 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 2025, they managed USD852 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.

Source - www.assetmanagement.hsbc.co.uk

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

At HSBC Asset Management, we are committed to serving our clients to achieve their investment objectives. We offer international expertise and innovative investment opportunities to support these goals.

Our history in responsible investing dates back to the launch of our first Socially Responsible Fund in 2001. Since then, we have continued to develop our ESG and sustainable investing framework to provide a range of investment solutions which include sustainability considerations alongside investment performance objectives.

As a signatory to the UN Principles for Responsible Investment (UN PRI), we support the adoption of these standards across the investment industry. By embedding sustainability into our culture and investment practices, we aim to generate long-term value and growth for our clients and the communities in which we operate.

Our Responsible Investment policies have been developed to guide our investment and engagement activities, and to support us in fulfilling our commitments to clients and regulators. We may over time update, consolidate, or withdraw certain policies and documents, as our approach to responsible investment evolves.

Source - www.assetmanagement.hsbc.co.uk

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 (Active & Passive mix)



The Deposit Fund is typically invested in bank deposits but there may also be other short-term investments on international and domestic markets. The main objective of the Deposit Fund is to achieve a steady, secure return with a high degree of security. This fund is suitable as a temporary home for money when markets are volatile.

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

The Cautiously Managed Fund (Active & Passive mix)



The Cautiously Managed Fund may suit investors who are comfortable with lower potential returns and who wish to limit the level of risk to their investment.

This fund mainly invests in fixed income assets issued by governments, agencies, international organisations and companies. There is generally 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.

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

The Managed Fund (Active & Passive mix)



The Managed Fund may suit investors who want a mix of different types of investments and are comfortable taking a medium to low level of risk. In return, they are aiming for higher medium to long-term growth than they might get from deposits or fixed income investments alone.

This fund generally invests mainly in equities and fixed income assets (government & corporate). There are usually lower levels of investment in other assets such as property and deposit-type assets.

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

The Managed Growth Fund (Active & Passive mix)



The Managed Growth Fund may suit investors who are willing to accept a medium level of risk in pursuit of potential growth over the medium to long term, recognising that higher returns are not guaranteed.

The Managed Growth Fund invests mainly in equities, in particular, and fixed income (government & corporate). There are usually lower levels of investment in other assets such as property and deposit-type assets.

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

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Target Return Fund (Active)



The Target Return Fund may suit investors who want low to medium levels of growth in all market conditions and who prefer less risk of their fund value falling than investors in higher-equity funds.

The Target Return Fund aims to deliver an annual return, over any rolling three-year period, that is 4% higher than the Euro Short Term Rate (ESTR). This target is before fund charges and expenses. There is no guarantee that this target will be met, and the ESTR may at times be negative.

This fund invests in a mix of global assets, such as equities, fixed income and deposit-type assets. It may also use derivatives – financial tools whose value is linked to another asset – to help the Fund meet its objectives. This fund is managed by HSBC Global Asset Management (UK) Limited.

The Managed High Equity Fund (Active & Passive mix)



The Managed High Equity Fund may suit investors who are comfortable with a medium-high level of risk, with the rises and falls in value that come with it. The fund offers the potential for growth over the medium to long term, though higher returns are not guaranteed.

This fund invests mainly in equities and may also hold smaller amounts in property-related assets and lower-risk assets such as fixed income (government and corporate) and deposit-type assets.

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

Global Property Fund (Active)

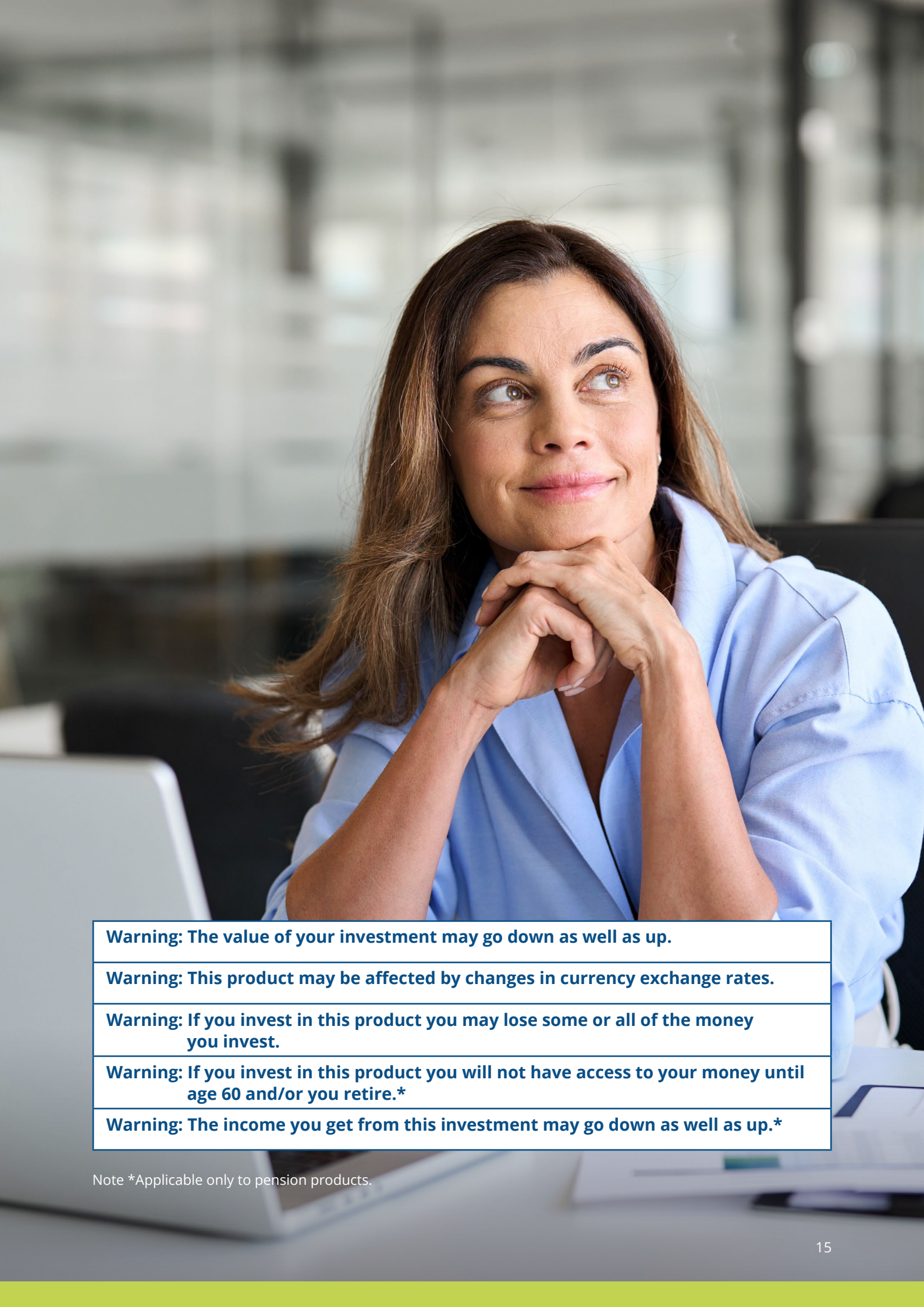


The Global Property Fund may suit investors who are comfortable with a medium-high level of risk, with the rises and falls in value that come with it. The fund offers the potential for growth over the medium to long term, though higher returns are not guaranteed. It also gives investors broader access to a diversified range of property investments.

This fund invests mainly in property-related assets and in other funds that invest in property shares listed on stock exchanges and/or invest directly in physical, unlisted properties.

It may also hold smaller amounts in other assets such as deposit-type assets and derivatives (financial tools whose value is linked to another asset) to help it meet its investment objectives. There are no geographical limits on where the fund can invest.

This fund is managed by HSBC Global Asset Management (UK) Limited.



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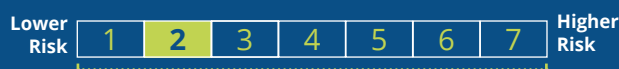
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Cautious Select Fund (Passive)



The Cautious Select Fund may suit investors who are comfortable with lower potential returns and who wish to limit the level of risk to their investment.

This fund mainly invests in fixed income assets issued by governments, agencies, international organisations and companies. 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 this fund has lower expected returns than funds with a higher level of risk, its value should be more stable over the longer term.

This fund's investment portfolio is implemented through an arrangement between Acorn Life DAC and Mercer Global Investments Europe Limited. The management style is passive.

Moderate Select Fund (Passive)



The Moderate Select Fund may suit investors who want a mix of different types of investments and are comfortable taking a medium to low level of risk. In return, they are aiming for higher medium to long-term growth than they might get from deposits or fixed income investments alone.

The Moderate Select Fund is invested mainly in equities and fixed income assets (government & corporate). There are usually lower levels of investment in other assets such as deposit-type assets.

This fund's investment portfolio is implemented through an arrangement between Acorn Life DAC and Mercer Global Investments Europe Limited. The management style is passive.

Diversified Select Fund (Passive)



The Diversified Select Fund may suit investors who are willing to accept a medium level of risk in pursuit of potential growth over the medium to long term, recognising that higher returns are not guaranteed.

This fund generally invests mainly in equities, in particular, and fixed income (government & corporate). There are usually lower levels of investment in other assets such as deposit-type assets.

This fund's investment portfolio is implemented through an arrangement between Acorn Life DAC and Mercer Global Investments Europe Limited. The management style is passive.

Diversified Multi-Manager Fund (Active & Passive mix)



The Diversified Multi-Manager Fund may suit investors who are willing to accept a medium level of risk in pursuit of potential growth over the medium to long term, recognising that higher returns are not guaranteed.

This fund generally invests mainly in equities, in particular, and fixed income (government & corporate). There are usually lower levels of investment in other assets such as deposit-type assets.

This fund's investment portfolio is implemented through an arrangement between Acorn Life DAC and Mercer Global Investments Europe Limited. The management style is an active and passive mix.

Dynamic Select Fund (Passive)



The Dynamic Select Fund may suit investors who are comfortable with a medium-high level of risk, with the rises and falls in value that come with it. The fund offers the potential for growth over the medium to long term, though higher returns are not guaranteed.

This fund invests mainly in equities. It may also hold smaller amounts in other assets, including lower-risk ones such as fixed income (government and corporate) and deposit-type assets.

This fund's investment portfolio is implemented through an arrangement between Acorn Life DAC and Mercer Global Investments Europe Limited. The management style is passive.

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Dynamic Multi-Manager Fund (Active & Passive mix)



The Dynamic Multi-Manager Fund may suit investors who are comfortable with a medium-high level of risk, with the rises and falls in value that come with it. The fund offers the potential for growth over the medium to long term, though higher returns are not guaranteed.

This fund invests mainly in equities. It may also hold smaller amounts in other assets, including lower-risk ones such as fixed income (government and corporate) and deposit-type assets.

This fund's investment portfolio is implemented through an arrangement between Acorn Life DAC and Mercer Global Investments Europe Limited. The management style is an active and passive mix.

Adventurous Select Fund (Passive)



The Adventurous Select Fund may suit investors who are comfortable with a medium-high level of risk, with the rises and falls in value that come with it. The fund offers the potential for growth over the medium to long term, though higher returns are not guaranteed.

This fund invests mainly in a diversified mix of equities. It may also hold smaller amounts of other assets, including temporary holdings of deposit-type assets as part of fund management.

This fund's investment portfolio is implemented through an arrangement between Acorn Life DAC and Mercer Global Investments Europe Limited. The management style 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. Speak to your financial advisor 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 available to all PRSA, Executive Pension and Executive Master Trust policyholders only. It is especially geared for those targeting an Approved Retirement Fund (ARF) at retirement. 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, we rebalance your fund mix every year on your birthday (or the next working day), 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 (March 2026) 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.

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 on Your Investment 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 Investment journey or learn more about this product, you can speak with an Ask Acorn financial advisor today.



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askacorn.ie



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



Your local Financial Advisor.



Important Notes:

- While great care has been taken in the preparation of this document, it is of a general nature and should not be relied on without taking relevant financial, insurance, tax or other professional advice.
- All information provided in this document including pension (Revenue) rules and tax-related amounts, rates and limits is based on our understanding of current legislation and Revenue practice as at March 2026.
- This document is intended for information purposes only and does not constitute an offer or recommendation/advice to buy/sell/hold any investment products.

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

Warning: If you invest in this product, you may not have access to your money until you retire in accordance with the requirements of the Scheme Rules.

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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.



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