



## Past Performance Scenarios

This document provides forward-looking performance scenarios for all of Acorn Life's investment funds that are available under both the Acorn Life Flexible Savings Plan and the Acorn Life Investment Bond.

The form and figures shown in the tables below have been developed in compliance with EU legislation relating to Packaged Retail and Insurance-based Investment Products (PRIIPs). All calculations are based on a set of assumptions and on past performance data for each fund.

**What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 15 years. Markets could develop very differently in the future.**

This information is provided as at April 2024.

Please click on the product below to bring you to performance scenarios for that product:

**Past Performance Scenarios for the Acorn Life Flexible Savings Plan**

**Past Performance Scenarios for the Acorn Life Investment Bond**

## Past Performance Scenarios for the Acorn Life Flexible Savings Plan

Scenarios based on: €1,000 premium per year increasing by 5% each year.

Managed Growth Fund		1	5	10
		Year 1	IHP	RHP
Stress scenario	Monetary amount	490.00	2,900.00	5,770.00
	Average return	-77.20%	-25.62%	-18.02%
Unfavourable scenario	Monetary amount	780.00	4,530.00	12,300.00
	Average return	-36.87%	-7.64%	-0.27%
Moderate scenario	Monetary amount	900.00	5,570.00	16,320.00
	Average return	-16.31%	0.74%	5.70%
Favourable scenario	Monetary amount	1,080.00	5,990.00	19,220.00
	Average return	17.38%	3.72%	9.06%

Managed Fund		1	5	10
		Year 1	IHP	RHP
Stress scenario	Monetary amount	570.00	3,320.00	6,890.00
	Average return	-66.83%	-20.23%	-13.55%
Unfavourable scenario	Monetary amount	800.00	4,600.00	11,690.00
	Average return	-33.56%	-7.02%	-1.38%
Moderate scenario	Monetary amount	900.00	5,360.00	15,520.00
	Average return	-17.10%	-0.84%	4.66%
Favourable scenario	Monetary amount	1,030.00	5,760.00	18,040.00
	Average return	7.87%	2.13%	7.78%

Property Fund		1	5	10
		Year 1	IHP	RHP
Stress scenario	Monetary amount	400.00	2,390.00	4,500.00
	Average return	-85.43%	-33.33%	-24.74%
Unfavourable scenario	Monetary amount	730.00	3,580.00	6,740.00
	Average return	-45.16%	-17.18%	-14.08%
Moderate scenario	Monetary amount	870.00	4,790.00	13,410.00
	Average return	-21.17%	-5.41%	1.59%
Favourable scenario	Monetary amount	1,040.00	5,560.00	17,920.00
	Average return	9.30%	0.64%	7.63%

Scenarios based on: €1,000 premium per year increasing by 5% each year.

Target Return Fund		1	5	10
		Year 1	IHP	RHP
Stress scenario	Monetary amount	720.00	3,900.00	8,460.00
	Average return	-46.14%	-13.73%	-8.63%
Unfavourable scenario	Monetary amount	830.00	4,620.00	10,560.00
	Average return	-27.57%	-6.90%	-3.61%
Moderate scenario	Monetary amount	880.00	4,890.00	12,740.00
	Average return	-19.80%	-4.57%	0.48%
Favourable scenario	Monetary amount	940.00	5,210.00	13,900.00
	Average return	-10.08%	-1.96%	2.35%

  

Managed High-Equity Fund		1	5	10
		Year 1	IHP	RHP
Stress scenario	Monetary amount	430.00	2,510.00	4,790.00
	Average return	-82.89%	-31.43%	-23.01%
Unfavourable scenario	Monetary amount	800.00	5,070.00	12,580.00
	Average return	-32.89%	-3.14%	0.21%
Moderate scenario	Monetary amount	910.00	5,990.00	17,780.00
	Average return	-13.78%	3.75%	7.47%
Favourable scenario	Monetary amount	1,080.00	6,890.00	20,360.00
	Average return	16.45%	9.48%	10.24%

  

Diversified Select Fund		1	5	10
		Year 1	IHP	RHP
Stress scenario	Monetary amount	500.00	2,980.00	6,000.00
	Average return	-75.23%	-24.53%	-17.01%
Unfavourable scenario	Monetary amount	800.00	4,690.00	10,850.00
	Average return	-32.99%	-6.31%	-3.01%
Moderate scenario	Monetary amount	910.00	5,800.00	17,820.00
	Average return	-14.67%	2.41%	7.52%
Favourable scenario	Monetary amount	1,060.00	6,470.00	21,220.00
	Average return	14.25%	6.91%	11.07%

Scenarios based on: €1,000 premium per year increasing by 5% each year.

<b>Dynamic Select Fund</b>		<b>1</b>	<b>5</b>	<b>10</b>
		<b>Year 1</b>	<b>IHP</b>	<b>RHP</b>
<b>Stress scenario</b>	Monetary amount	410.00	2,480.00	4,740.00
	Average return	-84.89%	-31.82%	-23.27%
<b>Unfavourable scenario</b>	Monetary amount	780.00	4,780.00	11,260.00
	Average return	-36.16%	-5.49%	-2.18%
<b>Moderate scenario</b>	Monetary amount	910.00	5,920.00	18,260.00
	Average return	-14.10%	3.26%	8.02%
<b>Favourable scenario</b>	Monetary amount	1,130.00	6,580.00	21,520.00
	Average return	26.69%	7.58%	11.35%
<b>Adventurous Select Fund</b>		<b>1</b>	<b>5</b>	<b>10</b>
		<b>Year 1</b>	<b>IHP</b>	<b>RHP</b>
<b>Stress scenario</b>	Monetary amount	390.00	2,400.00	4,540.00
	Average return	-86.35%	-33.21%	-24.50%
<b>Unfavourable scenario</b>	Monetary amount	790.00	4,960.00	12,070.00
	Average return	-35.66%	-4.01%	-0.67%
<b>Moderate scenario</b>	Monetary amount	910.00	5,970.00	18,520.00
	Average return	-13.95%	3.61%	8.30%
<b>Favourable scenario</b>	Monetary amount	1,140.00	6,700.00	21,800.00
	Average return	29.66%	8.35%	11.61%
<b>Diversified Multi-Manager Fund</b>		<b>1</b>	<b>5</b>	<b>10</b>
		<b>Year 1</b>	<b>IHP</b>	<b>RHP</b>
<b>Stress scenario</b>	Monetary amount	490.00	2,860.00	5,690.00
	Average return	-77.25%	-26.14%	-18.39%
<b>Unfavourable scenario</b>	Monetary amount	810.00	4,880.00	11,710.00
	Average return	-32.36%	-4.66%	-1.34%
<b>Moderate scenario</b>	Monetary amount	910.00	5,740.00	17,940.00
	Average return	-14.69%	1.95%	7.66%
<b>Favourable scenario</b>	Monetary amount	1,050.00	6,300.00	20,810.00
	Average return	10.65%	5.83%	10.68%

Scenarios based on: €1,000 premium per year increasing by 5% each year.

<b>Dynamic Multi-Manager Fund</b>		<b>1</b>	<b>5</b>	<b>10</b>
		<b>Year 1</b>	<b>IHP</b>	<b>RHP</b>
<b>Stress scenario</b>	Monetary amount	420.00	2,520.00	4,830.00
	Average return	-84.01%	-31.18%	-22.74%
<b>Unfavourable scenario</b>	Monetary amount	800.00	4,800.00	11,340.00
	Average return	-34.02%	-5.34%	-2.03%
<b>Moderate scenario</b>	Monetary amount	910.00	5,890.00	19,240.00
	Average return	-13.88%	3.00%	9.08%
<b>Favourable scenario</b>	Monetary amount	1,100.00	6,540.00	22,870.00
	Average return	20.89%	7.34%	12.58%

  

<b>Moderate Select Fund</b>		<b>1</b>	<b>5</b>	<b>10</b>
		<b>Year 1</b>	<b>IHP</b>	<b>RHP</b>
<b>Stress scenario</b>	Monetary amount	590.00	3,450.00	7,310.00
	Average return	-63.92%	-18.60%	-12.13%
<b>Unfavourable scenario</b>	Monetary amount	820.00	4,630.00	10,620.00
	Average return	-30.78%	-6.76%	-3.47%
<b>Moderate scenario</b>	Monetary amount	910.00	5,610.00	17,370.00
	Average return	-15.40%	1.03%	7.00%
<b>Favourable scenario</b>	Monetary amount	1,000.00	6,230.00	20,960.00
	Average return	2.70%	5.31%	10.82%

  

<b>Cautiously Managed Fund</b>		<b>1</b>	<b>5</b>	<b>10</b>
		<b>Year 1</b>	<b>IHP</b>	<b>RHP</b>
<b>Stress scenario</b>	Monetary amount	750.00	4,180.00	9,390.00
	Average return	-40.91%	-10.98%	-6.25%
<b>Unfavourable scenario</b>	Monetary amount	820.00	4,520.00	10,140.00
	Average return	-30.21%	-7.78%	-4.51%
<b>Moderate scenario</b>	Monetary amount	880.00	4,980.00	13,220.00
	Average return	-19.55%	-3.84%	1.29%
<b>Favourable scenario</b>	Monetary amount	940.00	5,120.00	14,270.00
	Average return	-9.83%	-2.74%	2.90%

Scenarios based on: €1,000 premium per year increasing by 5% each year.

<b>Deposit Fund</b>		<b>1</b>	<b>5</b>	<b>10</b>
		<b>Year 1</b>	<b>IHP</b>	<b>RHP</b>
<b>Stress scenario</b>	Monetary amount	870.00	4,760.00	11,210.00
	Average return	-21.38%	-5.66%	-2.28%
<b>Unfavourable scenario</b>	Monetary amount	870.00	4,680.00	11,010.00
	Average return	-21.44%	-6.35%	-2.67%
<b>Moderate scenario</b>	Monetary amount	870.00	4,700.00	11,150.00
	Average return	-20.93%	-6.15%	-2.41%
<b>Favourable scenario</b>	Monetary amount	890.00	4,800.00	11,480.00
	Average return	-17.69%	-5.30%	-1.76%

  

<b>Cautious Select</b>		<b>1</b>	<b>5</b>	<b>10</b>
		<b>Year 1</b>	<b>IHP</b>	<b>RHP</b>
<b>Stress scenario</b>	Monetary amount	700.00	3,990.00	8,870.00
	Average return	-49.14%	-12.77%	-7.54%
<b>Unfavourable scenario</b>	Monetary amount	820.00	4,580.00	10,380.00
	Average return	-29.88%	-7.26%	-3.98%
<b>Moderate scenario</b>	Monetary amount	890.00	5,080.00	13,640.00
	Average return	-18.91%	-2.99%	1.94%
<b>Favourable scenario</b>	Monetary amount	940.00	5,300.00	14,210.00
	Average return	-8.56%	-1.26%	2.81%

## Past Performance Scenarios for the Acorn Life Investment Bond

Scenarios based on an investment of €10,000.

<b>Managed Growth Fund</b>		<b>1</b>	<b>7</b>
		<b>Year 1</b>	<b>RHP</b>
<b>Stress scenario</b>	Monetary amount	2,810.00	2,210.00
	Average return	-71.87%	-26.07%
<b>Unfavourable scenario</b>	Monetary amount	7,470.00	10,110.00
	Average return	-25.34%	0.22%
<b>Moderate scenario</b>	Monetary amount	9,800.00	13,830.00
	Average return	-1.99%	6.70%
<b>Favourable scenario</b>	Monetary amount	13,600.00	17,300.00
	Average return	36.00%	11.58%

<b>Managed Fund</b>		<b>1</b>	<b>7</b>
		<b>Year 1</b>	<b>RHP</b>
<b>Stress scenario</b>	Monetary amount	4,020.00	3,330.00
	Average return	-59.77%	-14.55%
<b>Unfavourable scenario</b>	Monetary amount	7,840.00	9,370.00
	Average return	-21.57%	-0.93%
<b>Moderate scenario</b>	Monetary amount	9,710.00	12,990.00
	Average return	-2.88%	3.81%
<b>Favourable scenario</b>	Monetary amount	12,530.00	15,890.00
	Average return	25.30%	6.84%

<b>Property Fund</b>		<b>1</b>	<b>7</b>
		<b>Year 1</b>	<b>RHP</b>
<b>Stress scenario</b>	Monetary amount	1,840.00	1,160.00
	Average return	-81.63%	-26.50%
<b>Unfavourable scenario</b>	Monetary amount	6,520.00	3,660.00
	Average return	-34.81%	-13.38%
<b>Moderate scenario</b>	Monetary amount	9,250.00	10,310.00
	Average return	-7.49%	0.44%
<b>Favourable scenario</b>	Monetary amount	12,690.00	14,850.00
	Average return	26.91%	5.81%



Scenarios based on an investment of €10,000.

<b>Target Return Fund</b>		<b>1</b>	<b>7</b>
		<b>Year 1</b>	<b>RHP</b>
<b>Stress scenario</b>	Monetary amount	6,410.00	5,190.00
	Average return	-35.92%	-12.29%
<b>Unfavourable scenario</b>	Monetary amount	8,520.00	8,010.00
	Average return	-14.76%	-4.34%
<b>Moderate scenario</b>	Monetary amount	9,410.00	10,080.00
	Average return	-5.94%	0.17%
<b>Favourable scenario</b>	Monetary amount	10,510.00	11,040.00
	Average return	5.06%	2.01%

<b>Managed High-Equity Fund</b>		<b>1</b>	<b>7</b>
		<b>Year 1</b>	<b>RHP</b>
<b>Stress scenario</b>	Monetary amount	2,140.00	1,370.00
	Average return	-78.60%	-32.80%
<b>Unfavourable scenario</b>	Monetary amount	7,920.00	10,460.00
	Average return	-20.80%	0.90%
<b>Moderate scenario</b>	Monetary amount	10,090.00	17,180.00
	Average return	0.87%	11.44%
<b>Favourable scenario</b>	Monetary amount	13,500.00	20,550.00
	Average return	34.96%	15.49%

<b>Diversified Select Fund</b>		<b>1</b>	<b>7</b>
		<b>Year 1</b>	<b>RHP</b>
<b>Stress scenario</b>	Monetary amount	3,040.00	2,420.00
	Average return	-69.57%	-18.37%
<b>Unfavourable scenario</b>	Monetary amount	7,910.00	8,360.00
	Average return	-20.92%	-2.53%
<b>Moderate scenario</b>	Monetary amount	9,990.00	16,020.00
	Average return	-0.13%	6.96%
<b>Favourable scenario</b>	Monetary amount	13,250.00	19,770.00
	Average return	32.48%	10.22%



Scenarios based on an investment of €10,000.

<b>Dynamic Select Fund</b>		<b>1</b>	<b>7</b>
		<b>Year 1</b>	<b>RHP</b>
<b>Stress scenario</b>	Monetary amount	1,900.00	1,330.00
	Average return	-80.98%	-25.04%
<b>Unfavourable scenario</b>	Monetary amount	7,550.00	8,860.00
	Average return	-24.53%	-1.72%
<b>Moderate scenario</b>	Monetary amount	10,050.00	16,510.00
	Average return	0.51%	7.42%
<b>Favourable scenario</b>	Monetary amount	14,650.00	20,230.00
	Average return	46.45%	10.59%

  

<b>Adventurous Select Fund</b>		<b>1</b>	<b>7</b>
		<b>Year 1</b>	<b>RHP</b>
<b>Stress scenario</b>	Monetary amount	1,730.00	1,180.00
	Average return	-82.74%	-26.33%
<b>Unfavourable scenario</b>	Monetary amount	7,600.00	9,840.00
	Average return	-23.96%	-0.23%
<b>Moderate scenario</b>	Monetary amount	10,070.00	16,780.00
	Average return	0.68%	7.68%
<b>Favourable scenario</b>	Monetary amount	14,980.00	20,510.00
	Average return	49.79%	10.81%

  

<b>Diversified Multi-Manager Fund</b>		<b>1</b>	<b>7</b>
		<b>Year 1</b>	<b>RHP</b>
<b>Stress scenario</b>	Monetary amount	2,810.00	2,130.00
	Average return	-71.94%	-19.84%
<b>Unfavourable scenario</b>	Monetary amount	7,980.00	9,400.00
	Average return	-20.20%	-0.88%
<b>Moderate scenario</b>	Monetary amount	9,980.00	16,070.00
	Average return	-0.16%	7.01%
<b>Favourable scenario</b>	Monetary amount	12,840.00	19,930.00
	Average return	28.43%	10.36%

Scenarios based on an investment of €10,000.

<b>Dynamic Multi-Manager Fund</b>		<b>1</b>	<b>7</b>
		<b>Year 1</b>	<b>RHP</b>
<b>Stress scenario</b>	Monetary amount	2,010.00	1,400.00
	Average return	-79.94%	-24.46%
<b>Unfavourable scenario</b>	Monetary amount	7,790.00	8,950.00
	Average return	-22.09%	-1.57%
<b>Moderate scenario</b>	Monetary amount	10,080.00	17,630.00
	Average return	0.76%	8.44%
<b>Favourable scenario</b>	Monetary amount	13,990.00	21,840.00
	Average return	39.95%	11.81%

<b>Moderate Select Fund</b>		<b>1</b>	<b>7</b>
		<b>Year 1</b>	<b>RHP</b>
<b>Stress scenario</b>	Monetary amount	4,360.00	3,760.00
	Average return	-56.39%	-13.05%
<b>Unfavourable scenario</b>	Monetary amount	8,160.00	8,090.00
	Average return	-18.40%	-2.99%
<b>Moderate scenario</b>	Monetary amount	9,900.00	15,340.00
	Average return	-0.96%	6.30%
<b>Favourable scenario</b>	Monetary amount	11,950.00	19,500.00
	Average return	19.48%	10.01%

<b>Cautiously Managed Fund</b>		<b>1</b>	<b>5</b>
		<b>Year 1</b>	<b>RHP</b>
<b>Stress scenario</b>	Monetary amount	7,010.00	6,770.00
	Average return	-29.95%	-5.43%
<b>Unfavourable scenario</b>	Monetary amount	8,220.00	8,010.00
	Average return	-17.76%	-3.12%
<b>Moderate scenario</b>	Monetary amount	9,430.00	9,790.00
	Average return	-5.66%	-0.30%
<b>Favourable scenario</b>	Monetary amount	10,530.00	10,350.00
	Average return	5.34%	0.49%

Scenarios based on an investment of €10,000.

<b>Deposit Fund</b>		<b>1</b>	<b>5</b>
		<b>Year 1</b>	<b>RHP</b>
<b>Stress scenario</b>	Monetary amount	9,230.00	8,940.00
	Average return	-7.73%	-1.59%
<b>Unfavourable scenario</b>	Monetary amount	9,220.00	8,620.00
	Average return	-7.80%	-2.09%
<b>Moderate scenario</b>	Monetary amount	9,280.00	8,720.00
	Average return	-7.22%	-1.94%
<b>Favourable scenario</b>	Monetary amount	9,640.00	9,100.00
	Average return	-3.55%	-1.34%

  

<b>Cautious Select</b>		<b>1</b>	<b>5</b>
		<b>Year 1</b>	<b>RHP</b>
<b>Stress scenario</b>	Monetary amount	6,060.00	6,140.00
	Average return	-39.37%	-6.73%
<b>Unfavourable scenario</b>	Monetary amount	8,260.00	8,230.00
	Average return	-17.39%	-2.74%
<b>Moderate scenario</b>	Monetary amount	9,510.00	10,220.00
	Average return	-4.94%	0.31%
<b>Favourable scenario</b>	Monetary amount	10,680.00	11,120.00
	Average return	6.78%	1.53%