



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 end of December 2025.

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	630.00	3,490.00	7,410.00
	Average return	-59.55%	-18.16%	-11.77%
Unfavourable scenario	Monetary amount	770.00	5,210.00	13,780.00
	Average return	-37.61%	-2.00%	2.16%
Moderate scenario	Monetary amount	900.00	5,700.00	16,050.00
	Average return	-16.35%	1.67%	5.36%
Favourable scenario	Monetary amount	1,070.00	6,620.00	19,000.00
	Average return	16.14%	7.82%	8.83%

Managed Fund		1	5	10
		Year 1	IHP	RHP
Stress scenario	Monetary amount	690.00	3,780.00	8,230.00
	Average return	-50.36%	-15.03%	-9.30%
Unfavourable scenario	Monetary amount	790.00	5,060.00	13,180.00
	Average return	-34.34%	-3.20%	1.21%
Moderate scenario	Monetary amount	900.00	5,430.00	14,910.00
	Average return	-17.21%	-0.28%	3.82%
Favourable scenario	Monetary amount	1,030.00	6,100.00	17,510.00
	Average return	6.70%	4.49%	7.17%

Property Fund		1	5	10
		Year 1	IHP	RHP
Stress scenario	Monetary amount	600.00	3,330.00	6,870.00
	Average return	-62.79%	-20.03%	-13.62%
Unfavourable scenario	Monetary amount	720.00	3,820.00	7,580.00
	Average return	-46.38%	-14.53%	-11.25%
Moderate scenario	Monetary amount	870.00	4,660.00	11,860.00
	Average return	-21.35%	-6.51%	-1.05%
Favourable scenario	Monetary amount	1,020.00	5,550.00	14,800.00
	Average return	6.56%	0.56%	3.67%

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	710.00	3,880.00	8,450.00
	Average return	-47.03%	-13.92%	-8.68%
Unfavourable scenar	Monetary amount	830.00	4,680.00	11,490.00
	Average return	-28.42%	-6.35%	-1.74%
Moderate scenario	Monetary amount	880.00	4,850.00	12,170.00
	Average return	-20.35%	-4.90%	-0.50%
Favourable scenario	Monetary amount	930.00	5,200.00	13,210.00
	Average return	-10.21%	-2.06%	1.26%
Managed High-Equity Fund		1	5	10
		Year 1	IHP	RHP
Stress scenario	Monetary amount	430.00	3,050.00	6,190.00
	Average return	-83.16%	-23.57%	-16.21%
Unfavourable scenar	Monetary amount	800.00	5,310.00	13,880.00
	Average return	-33.75%	-1.20%	2.32%
Moderate scenario	Monetary amount	910.00	5,910.00	17,830.00
	Average return	-14.25%	3.17%	7.54%
Favourable scenario	Monetary amount	1,070.00	6,850.00	20,320.00
	Average return	15.08%	9.29%	10.19%
Diversified Select Fund		1	5	10
		Year 1	IHP	RHP
Stress scenario	Monetary amount	650.00	3,670.00	7,940.00
	Average return	-55.65%	-16.17%	-10.14%
Unfavourable scenar	Monetary amount	800.00	5,020.00	13,560.00
	Average return	-33.90%	-3.47%	1.82%
Moderate scenario	Monetary amount	910.00	5,520.00	16,230.00
	Average return	-14.84%	0.38%	5.60%
Favourable scenario	Monetary amount	1,060.00	6,430.00	20,200.00
	Average return	12.81%	6.64%	10.07%

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

Dynamic Select Fund		1	5	10
		Year 1	IHP	RHP
Stress scenario	Monetary amount	610.00	3,380.00	7,120.00
	Average return	-62.20%	-19.45%	-12.76%
Unfavourable scenario	Monetary amount	780.00	5,150.00	14,380.00
	Average return	-37.04%	-2.50%	3.07%
Moderate scenario	Monetary amount	910.00	5,780.00	17,180.00
	Average return	-14.08%	2.27%	6.77%
Favourable scenario	Monetary amount	1,120.00	6,670.00	21,150.00
	Average return	25.12%	8.15%	11.00%

Adventurous Select Fund		1	5	10
		Year 1	IHP	RHP
Stress scenario	Monetary amount	570.00	3,290.00	6,870.00
	Average return	-67.37%	-20.52%	-13.64%
Unfavourable scenario	Monetary amount	780.00	5,170.00	15,170.00
	Average return	-36.55%	-2.28%	4.19%
Moderate scenario	Monetary amount	920.00	5,910.00	17,600.00
	Average return	-13.17%	3.15%	7.27%
Favourable scenario	Monetary amount	1,130.00	6,820.00	21,650.00
	Average return	28.05%	9.11%	11.47%

Diversified Multi-Manager Fund		1	5	10
		Year 1	IHP	RHP
Stress scenario	Monetary amount	700.00	3,820.00	8,380.00
	Average return	-49.11%	-14.53%	-8.88%
Unfavourable scenario	Monetary amount	800.00	5,060.00	13,570.00
	Average return	-33.28%	-3.20%	1.84%
Moderate scenario	Monetary amount	910.00	5,590.00	16,630.00
	Average return	-15.33%	0.85%	6.10%
Favourable scenario	Monetary amount	1,040.00	6,220.00	20,210.00
	Average return	9.26%	5.24%	10.08%

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

Dynamic Multi-Manager Fund		1	5	10
		Year 1	IHP	RHP
Stress scenario	Monetary amount	640.00	3,500.00	7,440.00
	Average return	-57.99%	-18.08%	-11.69%
Unfavourable scenar	Monetary amount	790.00	5,120.00	14,290.00
	Average return	-34.91%	-2.74%	2.93%
Moderate scenario	Monetary amount	910.00	5,750.00	17,720.00
	Average return	-14.28%	2.05%	7.40%
Favourable scenario	Monetary amount	1,090.00	6,510.00	22,490.00
	Average return	19.40%	7.14%	12.24%

Moderate Select Fund		1	5	10
		Year 1	IHP	RHP
Stress scenario	Monetary amount	740.00	4,060.00	9,100.00
	Average return	-42.25%	-12.09%	-6.96%
Unfavourable scenar	Monetary amount	810.00	4,890.00	12,610.00
	Average return	-31.71%	-4.62%	0.26%
Moderate scenario	Monetary amount	900.00	5,240.00	15,370.00
	Average return	-15.91%	-1.74%	4.46%
Favourable scenario	Monetary amount	1,000.00	6,190.00	19,130.00
	Average return	0.97%	5.04%	8.97%

Cautiously Managed Fund		1	5	10
		Year 1	IHP	RHP
Stress scenario	Monetary amount	810.00	4,370.00	10,030.00
	Average return	-31.43%	-9.09%	-4.76%
Unfavourable scenar	Monetary amount	810.00	4,650.00	11,670.00
	Average return	-31.13%	-6.60%	-1.42%
Moderate scenario	Monetary amount	880.00	4,860.00	12,170.00
	Average return	-19.86%	-4.85%	-0.50%
Favourable scenario	Monetary amount	930.00	5,090.00	13,700.00
	Average return	-10.97%	-2.92%	2.03%

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

Deposit Fund		1	5	10
		Year 1	IHP	RHP
Stress scenario	Monetary amount	870.00	4,750.00	11,250.00
	Average return	-22.26%	-5.73%	-2.22%
Unfavourable scenario	Monetary amount	870.00	4,670.00	11,050.00
	Average return	-22.32%	-6.43%	-2.61%
Moderate scenario	Monetary amount	870.00	4,710.00	11,180.00
	Average return	-21.82%	-6.09%	-2.35%
Favourable scenario	Monetary amount	890.00	4,930.00	11,470.00
	Average return	-18.37%	-4.21%	-1.78%
Cautious Select		1	5	10
		Year 1	IHP	RHP
Stress scenario	Monetary amount	780.00	4,260.00	9,690.00
	Average return	-35.87%	-10.20%	-5.52%
Unfavourable scenario	Monetary amount	820.00	4,770.00	12,020.00
	Average return	-30.83%	-5.57%	-0.76%
Moderate scenario	Monetary amount	880.00	4,930.00	12,730.00
	Average return	-19.47%	-4.25%	0.48%
Favourable scenario	Monetary amount	930.00	5,160.00	14,120.00
	Average return	-11.56%	-2.36%	2.68%

Past Performance Scenarios for the Acorn Life Investment Bond

Scenarios based on an investment of €10,000.

Managed Growth Fund		1	7
		Year 1	RHP
Stress scenario	Monetary amount	4,940.00	3,940.00
	Average return	-50.63%	-12.46%
Unfavourable scenario	Monetary amount	7,480.00	11,830.00
	Average return	-25.19%	2.43%
Moderate scenario	Monetary amount	9,920.00	13,930.00
	Average return	-0.77%	4.85%
Favourable scenario	Monetary amount	13,630.00	16,740.00
	Average return	36.26%	7.64%

Managed Fund		1	7
		Year 1	RHP
Stress scenario	Monetary amount	6,010.00	4,890.00
	Average return	-39.94%	-9.71%
Unfavourable scenario	Monetary amount	7,860.00	11,170.00
	Average return	-21.42%	1.59%
Moderate scenario	Monetary amount	9,820.00	12,540.00
	Average return	-1.76%	3.29%
Favourable scenario	Monetary amount	12,550.00	14,890.00
	Average return	25.52%	5.85%

Property Fund		1	7
		Year 1	RHP
Stress scenario	Monetary amount	4,560.00	3,400.00
	Average return	-54.42%	-14.30%
Unfavourable scenario	Monetary amount	6,470.00	4,610.00
	Average return	-35.32%	-10.47%
Moderate scenario	Monetary amount	9,350.00	8,720.00
	Average return	-6.50%	-1.94%
Favourable scenario	Monetary amount	12,540.00	11,370.00
	Average return	25.36%	1.85%

Scenarios based on an investment of €10,000.

Target Return Fund		1	7
		Year 1	RHP
Stress scenario	Monetary amount	6,390.00	5,220.00
	Average return	-36.08%	-8.86%
Unfavourable scenario	Monetary amount	8,540.00	8,270.00
	Average return	-14.61%	-2.68%
Moderate scenario	Monetary amount	9,460.00	9,720.00
	Average return	-5.36%	-0.40%
Favourable scenario	Monetary amount	10,630.00	11,180.00
	Average return	6.25%	1.60%

Managed High-Equity Fund		1	7
		Year 1	RHP
Stress scenario	Monetary amount	2,140.00	2,640.00
	Average return	-78.57%	-17.30%
Unfavourable scenario	Monetary amount	7,930.00	12,170.00
	Average return	-20.74%	2.84%
Moderate scenario	Monetary amount	10,160.00	16,450.00
	Average return	1.63%	7.37%
Favourable scenario	Monetary amount	13,510.00	20,230.00
	Average return	35.06%	10.59%

Diversified Select Fund		1	7
		Year 1	RHP
Stress scenario	Monetary amount	5,390.00	4,540.00
	Average return	-46.09%	-10.68%
Unfavourable scenario	Monetary amount	7,910.00	11,770.00
	Average return	-20.92%	2.36%
Moderate scenario	Monetary amount	10,100.00	14,000.00
	Average return	0.95%	4.92%
Favourable scenario	Monetary amount	13,250.00	17,950.00
	Average return	32.48%	8.71%

Scenarios based on an investment of €10,000.

Dynamic Select Fund		1	7
		Year 1	RHP
Stress scenario	Monetary amount	4,630.00	3,600.00
	Average return	-53.74%	-13.58%
Unfavourable scenario	Monetary amount	7,550.00	12,790.00
	Average return	-24.53%	3.58%
Moderate scenario	Monetary amount	10,180.00	15,410.00
	Average return	1.82%	6.37%
Favourable scenario	Monetary amount	14,640.00	19,240.00
	Average return	46.45%	9.80%

Adventurous Select Fund		1	7
		Year 1	RHP
Stress scenario	Monetary amount	4,020.00	3,330.00
	Average return	-59.81%	-14.54%
Unfavourable scenario	Monetary amount	7,600.00	13,860.00
	Average return	-23.97%	4.77%
Moderate scenario	Monetary amount	10,290.00	16,050.00
	Average return	2.87%	6.99%
Favourable scenario	Monetary amount	14,980.00	20,070.00
	Average return	49.78%	10.46%

Diversified Multi-Manager Fund		1	7
		Year 1	RHP
Stress scenario	Monetary amount	6,150.00	5,070.00
	Average return	-38.49%	-9.25%
Unfavourable scenario	Monetary amount	7,980.00	11,780.00
	Average return	-20.20%	2.37%
Moderate scenario	Monetary amount	10,040.00	14,260.00
	Average return	0.39%	5.20%
Favourable scenario	Monetary amount	12,840.00	18,080.00
	Average return	28.44%	8.83%

Scenarios based on an investment of €10,000.

Dynamic Multi-Manager Fund		1	7
		Year 1	RHP
Stress scenario	Monetary amount	5,120.00	3,960.00
	Average return	-48.81%	-12.38%
Unfavourable scenario	Monetary amount	7,790.00	12,670.00
	Average return	-22.08%	3.44%
Moderate scenario	Monetary amount	10,160.00	15,380.00
	Average return	1.60%	6.35%
Favourable scenario	Monetary amount	14,000.00	20,320.00
	Average return	39.96%	10.66%

Moderate Select Fund		1	7
		Year 1	RHP
Stress scenario	Monetary amount	6,950.00	5,970.00
	Average return	-30.54%	-7.10%
Unfavourable scenario	Monetary amount	8,160.00	10,590.00
	Average return	-18.40%	0.82%
Moderate scenario	Monetary amount	9,970.00	12,610.00
	Average return	-0.26%	3.37%
Favourable scenario	Monetary amount	11,900.00	16,680.00
	Average return	19.00%	7.58%

Cautiously Managed Fund		1	5
		Year 1	RHP
Stress scenario	Monetary amount	8,190.00	7,590.00
	Average return	-18.07%	-5.38%
Unfavourable scenario	Monetary amount	8,230.00	8,640.00
	Average return	-17.73%	-2.89%
Moderate scenario	Monetary amount	9,520.00	9,440.00
	Average return	-4.79%	-1.15%
Favourable scenario	Monetary amount	10,540.00	10,390.00
	Average return	5.38%	0.77%

Scenarios based on an investment of €10,000.

Deposit Fund		1	5
		Year 1	RHP
Stress scenario	Monetary amount	9,250.00	9,030.00
	Average return	-7.54%	-2.03%
Unfavourable scenario	Monetary amount	9,240.00	8,710.00
	Average return	-7.61%	-2.72%
Moderate scenario	Monetary amount	9,300.00	8,860.00
	Average return	-7.03%	-2.39%
Favourable scenario	Monetary amount	9,690.00	9,750.00
	Average return	-3.08%	-0.51%
Cautious Select		1	5
		Year 1	RHP
Stress scenario	Monetary amount	7,680.00	7,160.00
	Average return	-23.19%	-6.48%
Unfavourable scenario	Monetary amount	8,260.00	9,100.00
	Average return	-17.39%	-1.87%
Moderate scenario	Monetary amount	9,570.00	9,730.00
	Average return	-4.34%	-0.55%
Favourable scenario	Monetary amount	10,470.00	10,680.00
	Average return	4.70%	1.33%