Key Information Document – Acorn Life Flexible Life Savings

In accordance with EU legislation relating to Packaged Retail and Insurance-based Investment Products (PRIIPs), Acorn Life DAC are required to provide you with Key Information Documents (KIDs) in respect of the investment funds available under the Acorn Life Flexible Life Savings Plan.

Each investment fund has its own individual KID and contain important information in relation to the investment funds, such as fund objectives, risks, potential rewards and costs.

Please ensure that you take the time to read the KID(s) that are relevant to your fund selection before your policy begins. If you have any questions about the content please do not hesitate to contact your Acorn Life Financial Advisor.

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Definitions for Flexible Life Savings Key Information Document

Alternative Assets
Investments other than traditional shares, bonds or cash, such as infrastructure or other specialist investments.

Asset Allocation
How a fund spreads its investments across different types of assets, such as shares, bonds, property and cash.

Bond (Fixed Income Asset)
A loan made to a government or company in return for interest payments and repayment of the amount invested at a future date.

Capital Growth
An increase in the value of your investment over time.

Custodian
An independent organisation that holds and safeguards the assets of an investment fund on behalf of investors.

Dealing Day / Business Day
A day on which investment transactions can be processed and fund prices are available.

Derivative
A financial instrument whose value is linked to another asset or investment. Derivatives may be used to manage risk or support a fund's investment strategy.

Diversification
Spreading investments across different assets, sectors and regions to reduce risk.

Equity
A share in a company. Equities can provide higher long-term growth but their value can rise and fall significantly.

Exit Tax
A tax that may apply to gains made on certain life assurance and investment products when benefits are paid or at certain intervals prescribed by Irish tax law.

Fund
A pool of money invested according to a particular investment strategy.

Fund Manager
The organisation responsible for making investment decisions and managing a fund.

Government Levy
A charge imposed by the Government on certain insurance and investment premiums. The levy is deducted from the premium and paid to Revenue.

Index-Tracking
An investment approach that aims to match the performance of a market index rather than outperform it.

Intended Retail Investor
The type of customer for whom the product is designed. This includes customers whose needs, objectives and circumstances are consistent with the features and risks of the product.

Investment Horizon
The length of time you expect to keep your money invested.

Investor Compensation Scheme
A compensation scheme established under Irish law that may provide eligible investors with compensation if an authorised investment firm is unable to meet its financial obligations to its clients.

Life Cover Benefit
The amount that will be paid if the person insured under the policy dies while the policy is in force and all policy conditions have been met.

Liquidity
The ease with which an investment can be converted into cash.

Manufacturer
The company that creates and provides the product. It is responsible for designing the product and ensuring it continues to meet the needs of the customers it is intended for.

Market Conditions
Changes in economic, political and financial environments that can affect investment values.

Partial Encashment
A withdrawal of part of the value of your policy while leaving the remainder invested.

Property Securities
Investments linked to commercial or residential property, usually through shares in property companies or property investment funds.

Recommended Holding Period
The period for which the product is designed to be held to help achieve its intended outcomes and to allow meaningful comparison between products.

Risk Indicator
A standard European measure that helps investors compare the level of risk of different investment products on a scale of 1 to 7.

Surrender Value
The amount available if you cash in your policy. This may be higher or lower than the premiums paid.

Tactical Cash Position
A temporary holding of cash within a fund, usually intended to help manage risk or respond to market conditions.

Tied Agent
A person or firm that distributes financial products or services on behalf of a single financial institution and acts under that institution's responsibility.

Unit
A unit represents a share in the fund(s) your policy invests in.

Acorn Life Flexible Savings Plan invested in the

Cautious Select Fund

Key Information Document

Key Information Document ("KID")

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Product name:	**Acorn Life Flexible Savings Plan invested in the Acorn Life Cautious Select Fund**
Manufacturer:	Acorn Life DAC
Contact Details:	www.acornlife.ie ; call 091 535 700 for more information
Competent Authority:	Acorn Life is regulated by the Central Bank of Ireland

The key information document is accurate as at 1 June 2026

What is this product?

Type: This product is a regular premium Unit Linked Life Assurance Policy issued by Acorn Life DAC. The product is primarily designed to enable you to build up a substantial sum of money in the future. In this Key Information Document it is assumed that your chosen investment option is the Acorn Life Cautious Select Fund. This fund is managed on an index-tracking basis by investment managers selected by Mercer Global Investments Europe Limited. Policies are issued under Irish law, which will govern all the terms of the contract between you and us.

Objectives: Each month, or less regularly if you choose, you pay us the premium due under the policy. We invest the premium on your behalf in the fund(s) of your choice. As already stated above, this document assumes that your chosen investment option is the Acorn Life Cautious Select Fund. This fund is invested mainly in fixed income assets issued by governments, agencies, supranationals and corporates. 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 the Fund has lower expected returns than funds with a higher level of risk, the Fund's value should be more stable over the longer term. It is potentially suitable for investors who have low tolerance for significant falls in fund value and who are happy to accept a lower expected growth rate relative to funds invested primarily in equities.

The fund is divided into a number of units of equal value, which are allocated to each policy. In the early years of the policy, some of the units are used to pay for the life cover benefit each month. Units are also deducted to cover the cost of our continuing to look after your policy each month. The remaining fund is there to provide cash benefits if you choose to surrender your policy in full or in part. You can surrender the policy at any time. We will pay you the value of units less any tax due. The value will be calculated the next business day following receipt of the written request to surrender and any other documents we may require.

Term: Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least 10 years. The regular premium can be further varied if you wish and you can also make extra lump sum payments into your policy. Paying extra lump sums into your policy will enhance your fund and provide extra benefits or a higher ultimate return in due course. We have no right to cancel the policy, except as a result of your failure to disclose material facts at the application stage. As long as you continue to pay the premiums required under the policy, it will continue in force and the life cover benefit will remain. You may stop paying premiums at any time, although in most cases, you may subsequently reinstate the policy.

Intended retail investor: This is a savings product that is designed primarily for those who wish to build up a substantial sum of money to meet a particular savings need(s) in the future e.g. children's education, house/car purchase.

It provides a means to pay regular premiums into a choice of fund or funds, which may be invested in equities, fixed-interest bonds, property-type assets and/or deposits.

This product is aimed mainly at those in the 18-70 age group who are willing to commit to holding the policy for at least 10 years.

It is not designed for those who need protection benefits.

It is a long-term policy with premiums being paid throughout the term. You should not therefore enter into such a commitment unless you are fully satisfied that you can continue to pay premiums for such a period and that the policy, suitably modified as necessary to meet your changing needs, will continue to be appropriate for you.

Insurance benefits: This product also provides a modest level of life cover benefit. Each year, the life cover benefit and the premium will increase by 5% or the rate of inflation if greater, unless you decide you do not wish these increases to take effect.

The amount of your benefits will be specified in your Policy Schedule and the exact terms for the benefits are provided in the Policy Provisions.

Below we illustrate the potential benefits payable and costs of this product. The figures are based on the following details:

Life Assured:	Non-smoker, aged 35
Premium:	€1,000 per annum increasing by 5% each year
Life Cover Benefit:	€1,000 increasing by 5% each year

What are the risks and what could I get in return?

The risks and returns for this product depend on the choice of investment funds. Please familiarise yourself with the specific information on these and compare their risks and returns using the fund information available at www.acornlife.ie.

Risk Indicator

The risk indicator assumes you keep the product for 10 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less than you invested. In this Key Information Document it is assumed you have invested in the Acorn Life Cautious Select Fund.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 2 out of 7, which is a low risk class.

This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact our capacity to pay you the value of your investment.

This product does not include any protection from future market performance so you could lose some or all of your investment.
If we are not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

The performance of the product as a whole depends on the investment funds you choose. We strongly advise you to consult the performance scenarios within the specific Key Information Documents (KIDs) for each investment fund that you consider.
The form and figures shown in the table below have been developed in compliance with the applicable regulation. All calculations are based on assumptions (age of the life assured, holding period, costs, etc). These assumptions are only a possible example among many others.
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.

Recommended holding period:		**10 years**		
Example Investment:		**€1,000 per year increasing by 5% each year**		
		If you exit after 1 year	**If you exit after 5 years**	**If you exit after 10 years**
Survival Scenarios				
Minimum		**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress scenario	**What you might get back after costs**	**€780**	**€4,250**	**€9,680**
	Average return each year	-36.1%	-10.3%	-5.6%
Unfavourable scenario	**What you might get back after costs**	**€810**	**€4,760**	**€12,030**
	Average return each year	-31.1%	-5.7%	-0.7%
Moderate scenario	**What you might get back after costs**	**€880**	**€4,920**	**€12,690**
	Average return each year	-19.8%	-4.3%	0.4%
Favourable scenario	**What you might get back after costs**	**€930**	**€5,130**	**€14,100**
	Average return each year	-11.9%	-2.6%	2.6%
Amount invested over time		**€1,000**	**€5,530**	**€12,580**
Death Scenario		**1 year**	**5 years**	**10 years**
Insured event	**What might your beneficiaries get back after costs**	**€1,000**	**€4,920**	**€12,690**

The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.
The stress scenario shows what you might get back in extreme market circumstances. An unfavourable scenario occurred for an investment between 2015 and 2025. A moderate scenario occurred for an investment between 2012 and 2022. A favourable scenario occurred for an investment between 2011 and 2021.
The performance figures do not include a deduction for Exit Tax but do include a deduction for the government levy.
The premiums payable for your savings policy are liable to a 1% government levy. This levy is collected by Acorn Life and passed to Revenue on your behalf.
Under current Irish law, there is no liability to tax on the life cover benefit, if any, payable under this policy.
The funds in which your policy is invested will grow free of tax. Your policy value will be subject to a potential tax liability every eight years and upon surrender for cash at any time. The tax payable will be based on the amount by which the policy value payable exceeds the premiums which have been paid into the plan at that time, allowing for any tax already paid.
The current (June 2026) tax rate is 38%. However this can be altered by the Government and thus it is the rate applying at the date of payment of tax which determined the tax which will be payable. If you are an Irish resident, we will deduct the tax and pay it to Revenue. If you are no longer resident in Ireland, or are exempt from exit tax for any reason, and have supplied the appropriate Revenue declaration as required we will pay the full amount without deduction of tax.

What happens if Acorn Life DAC is unable to pay out?

All policyholder assets are held separately from Acorn Life's other assets and cannot be used by Acorn Life for our own purposes. Policyholder assets that are invested by Acorn Life into underlying Mercer-managed investment funds are set aside and held in trust by the independent custodian of those Mercer-managed investment funds, State Street Custodial Services (Ireland) Limited. Those assets cannot be used by Mercer or State Street for other activities.
Returns from unit linked funds will vary depending on the type of fund you choose, the geographical region the fund is investing and what type of assets the fund invests in. The value of these funds will reflect the performance of the underlying assets, which will be adversely affected in the event of asset default should any of the institutions with whom money is placed suffer insolvency issues or other financial difficulties. Acorn Life are committed to passing on to you the full value of the amount that we receive from Mercer in respect of your assets.
In accordance with EU solvency legislation, Acorn Life are required to maintain adequate levels of solvency to ensure we can meet our obligations to policyholders at all times. This is monitored internally and reported to the Central Bank of Ireland on a regular basis.
This product is distributed through the tied agent network of Acorn Brokerage Limited, trading as Ask Acorn, which acts as a tied agent of Acorn Life DAC. Ask Acorn Advisors are members of the Investor Compensation Scheme, which is operated by the Investor Compensation Company Limited (ICCL). Therefore, in the event of asset default eligible policyholders may be entitled to claim some of the money they have lost from this scheme.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed:
- The product performs as shown in the moderate scenario
- €1,000 increasing at 5% per year is invested

	If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Total costs	**€131**	**€761**	**€1,250**
Annual cost impact (*)	22.1%	5.6% each year	2.1% each year

(*)This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 2.5% before costs and 0.4% after costs.
We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit		**Annual cost impact if you exit after 10 years**
Entry costs	6% of the first 12 monthly premiums you pay	€21
Exit costs	Exit costs are stated as "N/A" in the next column as they do not apply if you keep the product until the recommended holding period.	N/A
Ongoing costs taken each year		
Management fees and other administrative or operating costs	2.0% of the value of your investment per year. This is an estimate based on actual costs over the last year.	€125
Transaction costs	0.02% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	€1
Incidental costs taken under specific conditions		
Performance fees [and carried interest]	There is no performance fee for this product	€0

How long should I hold it and can I take money out early?

Recommended holding period: 10 years

Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least ten years.
You may cancel the policy at any time and receive the value of the units attaching to it less any tax due. The value of such units may be less than the premiums paid in, particularly during the early years. Once units have been allocated to your policy, you may choose to withdraw some of the value at any time. This will of course mean that any future cash benefits will be reduced.
When we issue you with your policy, you will have a period of 30 days to decide if the policy is exactly what you want. If you have any queries during this period, please contact us at either our local or Head Office address. If you decide you do not wish to proceed with the policy, you can simply inform us of the fact in writing, returning the policy documents and you will receive a full refund of any premium you have paid.
Subsequently, you have the right to cancel your policy at any stage, simply by informing us in writing and returning the policy documents. You will then receive the value of your fund, although note that this could be low or even nil in the early years.
The policy will acquire a surrender value once a premium is paid. The surrender value may remain below the level of premiums paid under the policy, particularly in the early years.

How can I complain?

- You can complain online through https://acornlife.ie/contact-us.html
- You can call us on 091-535700. We're open Monday to Friday from 9am to 5pm.
- You can write to us at – Customer Care Department, Acorn Life DAC, St. Augustine Street, Galway.
- You can email our Customer Care Department at info@acornlife.ie

To help us deal with your complaint, please tell us your policy number and contact details.

Other relevant information

We will inform you if, at any time, we change our name, address, or our legal form. We will also inform you of any significant change to the charges made under the policy. We will confirm any change to your policy as a result of endorsements, premium reviews etc. We will contact you annually to confirm the premium due for the following year, the benefits then in force and the current surrender value under the policy. We review and republish this Key Information Document each year; you can find the latest version on our website at www.acornlife.ie/key-information-documents.html. On the same webpage we also publish links to past performance data for 4 years, as well as performance scenarios which are based on previous performance and are updated monthly.

Acorn Life Flexible Savings Plan invested in the

Moderate Select Fund

Key Information Document

Key Information Document ("KID")

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Product name:	**Acorn Life Flexible Savings Plan invested in the Acorn Life Moderate Select Fund**
Manufacturer:	Acorn Life DAC
Contact Details:	www.acornlife.ie; call 091 535 700 for more information
Competent Authority:	Acorn Life is regulated by the Central Bank of Ireland

The key information document is accurate as at 1 June 2026

What is this product?

Type: This product is a regular premium Unit Linked Life Assurance Policy issued by Acorn Life DAC. The product is primarily designed to enable you to build up a substantial sum of money in the future. In this Key Information Document it is assumed that your chosen investment option is the Acorn Life Moderate Select Fund. This fund is managed on an index-tracking basis by investment managers selected by Mercer Global Investments Europe Limited. Policies are issued under Irish law, which will govern all the terms of the contract between you and us.

Objectives: Each month, or less regularly if you choose, you pay us the premium due under the policy. We invest the premium on your behalf in the fund(s) of your choice. As already stated above, this document assumes that your chosen investment option is the Acorn Life Moderate Select Fund. This fund is invested mainly in both equities and fixed income assets with lower levels of investment in other assets such as cash. It seeks to add value both through asset allocation and stock selection and maintain a diversified portfolio where the return is not dependent upon any one market or sector. It is potentially suitable for investors who are willing to accept a low to medium level of risk for the prospect of a higher expected medium to long-term return than that offered by fixed income assets solely or by deposits.

The fund is divided into a number of units of equal value, which are allocated to each policy. In the early years of the policy, some of the units are used to pay for the life cover benefit each month. Units are also deducted to cover the cost of our continuing to look after your policy each month. The remaining fund is there to provide cash benefits if you choose to surrender your policy in full or in part. You can surrender the policy at any time. We will pay you the value of units less any tax due. The value will be calculated the next business day following receipt of the written request to surrender and any other documents we may require.

Term: Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least 10 years. The regular premium can be further varied if you wish and you can also make extra lump sum payments into your policy. Paying extra lump sums into your policy will enhance your fund and provide extra benefits or a higher ultimate return in due course. We have no right to cancel the policy, except as a result of your failure to disclose material facts at the application stage. As long as you continue to pay the premiums required under the policy, it will continue in force and the life cover benefit will remain. You may stop paying premiums at any time, although in most cases, you may subsequently reinstate the policy.

Intended retail investor: This is a savings product that is designed primarily for those who wish to build up a substantial sum of money to meet a particular savings need(s) in the future e.g. children's education, house/car purchase.

It provides a means to pay regular premiums into a choice of fund or funds, which may be invested in equities, fixed-interest bonds, property-type assets and/or deposits.

This product is aimed mainly at those in the 18-70 age group who are willing to commit to holding the policy for at least 10 years.

It is not designed for those who need protection benefits.

It is a long-term policy with premiums being paid throughout the term. You should not therefore enter into such a commitment unless you are fully satisfied that you can continue to pay premiums for such a period and that the policy, suitably modified as necessary to meet your changing needs, will continue to be appropriate for you.

Insurance benefits: This product also provides a modest level of life cover benefit. Each year, the life cover benefit and the premium will increase by 5% or the rate of inflation if greater, unless you decide you do not wish these increases to take effect.

The amount of your benefits will be specified in your Policy Schedule and the exact terms for the benefits are provided in the Policy Provisions.

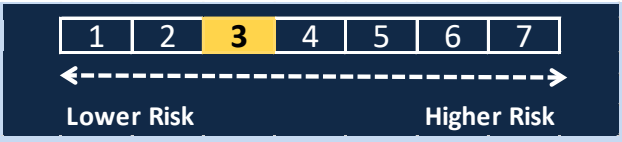
Below we illustrate the potential benefits payable and costs of this product. The figures are based on the following details:

Life Assured:	Non- smoker, aged 35
Premium:	€1,000 per annum increasing by 5% each year
Life Cover Benefit:	€1,000 increasing by 5% each year

What are the risks and what could I get in return?

The risks and returns for this product depend on the choice of investment funds. Please familiarise yourself with the specific information on these and compare their risks and returns using the fund information available at www.acornlife.ie.

Risk Indicator



The risk indicator assumes you keep the product for 10 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less than you invested. In this Key Information Document it is assumed you have invested in the Acorn Life Moderate Select Fund.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 3 out of 7, which is a medium-low risk class.

This product does not include any protection from future market performance so you could lose some or all of your investment.
If we are not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

The performance of the product as a whole depends on the investment funds you choose. We strongly advise you to consult the performance scenarios within the specific Key Information Documents (KIDs) for each investment fund that you consider.
The form and figures shown in the table below have been developed in compliance with the applicable regulation. All calculations are based on assumptions (age of the life assured, holding period, costs, etc). These assumptions are only a possible example among many others.
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.

Recommended holding period:		**10 years**		
Example Investment:		**€1,000 per year increasing by 5% each year**		
		If you exit after 1 year	**If you exit after 5 years**	**If you exit after 10 years**
Survival Scenarios				
Minimum		**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress scenario	**What you might get back after costs**	**€740**	**€4,050**	**€9,090**
	Average return each year	-42.5%	-12.2%	-7.0%
Unfavourable scenario	**What you might get back after costs**	**€810**	**€4,880**	**€13,130**
	Average return each year	-32.0%	-4.7%	1.1%
Moderate scenario	**What you might get back after costs**	**€900**	**€5,190**	**€15,230**
	Average return each year	-16.5%	-2.2%	4.3%
Favourable scenario	**What you might get back after costs**	**€980**	**€5,960**	**€19,100**
	Average return each year	-1.3%	3.5%	8.9%
Amount invested over time		**€1,000**	**€5,530**	**€12,580**
Death Scenario		**1 year**	**5 years**	**10 years**
Insured event	**What might your beneficiaries get back after costs**	**€1,000**	**€5,190**	**€15,230**

The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.
The stress scenario shows what you might get back in extreme market circumstances. An unfavourable scenario occurred for an investment between 2021 and 2026. A moderate scenario occurred for an investment between 2016 and 2026. A favourable scenario occurred for an investment between 2011 and 2021.
The performance figures do not include a deduction for Exit Tax but do include a deduction for the government levy.
The premiums payable for your savings policy are liable to a 1% government levy. This levy is collected by Acorn Life and passed to Revenue on your behalf.
Under current Irish law, there is no liability to tax on the life cover benefit, if any, payable under this policy.
The funds in which your policy is invested will grow free of tax. Your policy value will be subject to a potential tax liability every eight years and upon surrender for cash at any time. The tax payable will be based on the amount by which the policy value payable exceeds the premiums which have been paid into the plan at that time, allowing for any tax already paid.
The current (June 2026) tax rate is 38%. However this can be altered by the Government and thus it is the rate applying at the date of payment of tax which determined the tax which will be payable. If you are an Irish resident, we will deduct the tax and pay it to Revenue. If you are no longer resident in Ireland, or are exempt from exit tax for any reason, and have supplied the appropriate Revenue declaration as required we will pay the full amount without deduction of tax.

What happens if Acorn Life DAC is unable to pay out?

All policyholder assets are held separately from Acorn Life's other assets and cannot be used by Acorn Life for our own purposes. Policyholder assets that are invested by Acorn Life into underlying Mercer-managed investment funds are set aside and held in trust by the independent custodian of those Mercer-managed investment funds, State Street Custodial Services (Ireland) Limited. Those assets cannot be used by Mercer or State Street for other activities.
Returns from unit linked funds will vary depending on the type of fund you choose, the geographical region the fund is investing and what type of assets the fund invests in. The value of these funds will reflect the performance of the underlying assets, which will be adversely affected in the event of asset default should any of the institutions with whom money is placed suffer insolvency issues or other financial difficulties. Acorn Life are committed to passing on to you the full value of the amount that we receive from Mercer in respect of your assets.
In accordance with EU solvency legislation, Acorn Life are required to maintain adequate levels of solvency to ensure we can meet our obligations to policyholders at all times. This is monitored internally and reported to the Central Bank of Ireland on a regular basis.
This product is distributed through the tied agent network of Acorn Brokerage Limited, trading as Ask Acorn, which acts as a tied agent of Acorn Life DAC. Ask Acorn Advisors are members of the Investor Compensation Scheme, which is operated by the Investor Compensation Company Limited (ICCL). Therefore, in the event of asset default eligible policyholders may be entitled to claim some of the money they have lost from this scheme.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed:

- The product performs as shown in the moderate scenario
- €1,000 increasing at 5% per year is invested

	If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Total costs	**€131**	**€764**	**€1,174**
Annual cost impact (*)	22.9%	5.7% each year	2.1% each year

(*)This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 6.4% before costs and 4.3% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit		**Annual cost impact if you exit after 10 years**
Entry costs	6% of the first 12 monthly premiums you pay	€25
Exit costs	Exit costs are stated as "N/A" in the next column as they do not apply if you keep the product until the recommended holding period.	N/A
Ongoing costs taken each year		
Management fees and other administrative or operating costs	2.0% of the value of your investment per year. This is an estimate based on actual costs over the last year.	€154
Transaction costs	0.02% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	€1
Incidental costs taken under specific conditions		
Performance fees [and carried interest]	There is no performance fee for this product	€0

How long should I hold it and can I take money out early?

Recommended holding period: 10 years

Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least ten years.

You may cancel the policy at any time and receive the value of the units attaching to it less any tax due. The value of such units may be less than the premiums paid in, particularly during the early years. Once units have been allocated to your policy, you may choose to withdraw some of the value at any time. This will of course mean that any future cash benefits will be reduced.

When we issue you with your policy, you will have a period of 30 days to decide if the policy is exactly what you want. If you have any queries during this period, please contact us at either our local or Head Office address. If you decide you do not wish to proceed with the policy, you can simply inform us of the fact in writing, returning the policy documents and you will receive a full refund of any premium you have paid.

Subsequently, you have the right to cancel your policy at any stage, simply by informing us in writing and returning the policy documents. You will then receive the value of your fund, although note that this could be low or even nil in the early years.

The policy will acquire a surrender value once a premium is paid. The surrender value may remain below the level of premiums paid under the policy, particularly in the early years.

How can I complain?

- You can complain online through https://acornlife.ie/contact-us.html
- You can call us on 091-535700. We're open Monday to Friday from 9am to 5pm.
- You can write to us at – Customer Care Department, Acorn Life DAC, St. Augustine Street, Galway.
- You can email our Customer Care Department at info@acornlife.ie

To help us deal with your complaint, please tell us your policy number and contact details.

Other relevant information

We will inform you if, at any time, we change our name, address, or our legal form. We will also inform you of any significant change to the charges made under the policy. We will confirm any change to your policy as a result of endorsements, premium reviews etc. We will contact you annually to confirm the premium due for the following year, the benefits then in force and the current surrender value under the policy.

We review and republish this Key Information Document each year; you can find the latest version on website at www.acornlife.ie/key-information-documents.html. On the same webpage we also publish links to past performance data for 4 years, as well as performance scenarios which are based on previous performance and are updated monthly.

Acorn Life Flexible Savings Plan invested in the

Diversified Select Fund

Key Information Document

Key Information Document ("KID")

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Product name:	**Acorn Life Flexible Savings Plan invested in the Acorn Life Diversified Select Fund**
Manufacturer:	Acorn Life DAC
Contact Details:	www.acornlife.ie ; call 091 535 700 for more information
Competent Authority:	Acorn Life is regulated by the Central Bank of Ireland

The key information document is accurate as at 1 June 2026

What is this product?

Type: This product is a regular premium Unit Linked Life Assurance Policy issued by Acorn Life DAC. The product is primarily designed to enable you to build up a substantial sum of money in the future. In this Key Information Document it is assumed that your chosen investment option is the Acorn Life Diversified Select Fund. This fund is managed on an index-tracking basis by investment managers selected by Mercer Global Investments Europe Limited. Policies are issued under Irish law, which will govern all the terms of the contract between you and us.

Objectives: Each month, or less regularly if you choose, you pay us the premium due under the policy. As already stated above, this document assumes that your chosen investment option is the Acorn Life Diversified Select Fund. The largest asset holding in this fund is generally a diversified mix of equities and there is also a significant level of investment in fixed income assets (e.g. corporate and government). There are lower levels of investment in other holdings such as property-related assets and alternatives. The fund may also hold a tactical temporary cash position as part of portfolio management. It is potentially suitable for investors who are willing to accept a medium level of risk for the prospect of a higher expected return over the medium to long-term.

The fund is divided into a number of units of equal value, which are allocated to each policy. In the early years of the policy, some of the units are used to pay for the life cover benefit each month. Units are also deducted to cover the cost of our continuing to look after your policy each month. The remaining fund is there to provide cash benefits if you choose to surrender your policy in full or in part. You can surrender the policy at any time. We will pay you the value of units less any tax due. The value will be calculated the next business day following receipt of the written request to surrender and any other documents we may require.

Term: Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least 10 years. The regular premium can be further varied if you wish and you can also make extra lump sum payments into your policy. Paying extra lump sums into your policy will enhance your fund and provide extra benefits or a higher ultimate return in due course. We have no right to cancel the policy, except as a result of your failure to disclose material facts at the application stage. As long as you continue to pay the premiums required under the policy, it will continue in force and the life cover benefit will remain. You may stop paying premiums at any time, although in most cases, you may subsequently reinstate the policy.

Intended retail investor: This is a savings product that is designed primarily for those who wish to build up a substantial sum of money to meet a particular savings need(s) in the future e.g. children's education, house/car purchase.

It provides a means to pay regular premiums into a choice of fund or funds, which may be invested in equities, fixed-interest bonds, property-type assets and/or deposits.

This product is aimed mainly at those in the 18-70 age group who are willing to commit to holding the policy for at least 10 years.

It is not designed for those who need protection benefits.

It is a long-term policy with premiums being paid throughout the term. You should not therefore enter into such a commitment unless you are fully satisfied that you can continue to pay premiums for such a period and that the policy, suitably modified as necessary to meet your changing needs, will continue to be appropriate for you.

Insurance benefits: This product also provides a modest level of life cover benefit. Each year, the life cover benefit and the premium will increase by 5% or the rate of inflation if greater, unless you decide you do not wish these increases to take effect.

The amount of your benefits will be specified in your Policy Schedule and the exact terms for the benefits are provided in the Policy Provisions.

Below we illustrate the potential benefits payable and costs of this product. The figures are based on the following details:

Life Assured:	Non-smoker, aged 35
Premium:	€1,000 per annum increasing by 5% each year
Life Cover Benefit:	€1,000 increasing by 5% each year

What are the risks and what could I get in return?

The risks and returns for this product depend on the choice of investment funds. Please familiarise yourself with the specific information on these and compare their risks and returns using the fund information available at www.acornlife.ie.

Risk Indicator

The risk indicator assumes you keep the product for 10 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less than you invested. In this Key Information Document it is assumed you have invested in the Acorn Life Diversified Select Fund.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 4 out of 7, which is a medium risk class.

This rates the potential losses from future performance at a medium level, and poor market conditions could impact our capacity to pay you.

This product does not include any protection from future market performance so you could lose some or all of your investment.
If we are not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

The performance of the product as a whole depends on the investment funds you choose. We strongly advise you to consult the performance scenarios within the specific Key Information Documents (KIDs) for each investment fund that you consider.
The form and figures shown in the table below have been developed in compliance with the applicable regulation. All calculations are based on assumptions (age of the life assured, holding period, costs, etc). These assumptions are only a possible example among many others.
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.

Recommended holding period:		**10 years**		
Example Investment:		**€1,000 per year increasing by 5% each year**		
		If you exit after 1 year	**If you exit after 5 years**	**If you exit after 10 years**
Survival Scenarios				
Minimum		**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress scenario	**What you might get back after costs**	**€650**	**€3,660**	**€7,920**
	Average return each year	-55.8%	-16.3%	-10.2%
Unfavourable scenario	**What you might get back after costs**	**€800**	**€5,010**	**€14,270**
	Average return each year	-34.2%	-3.6%	2.9%
Moderate scenario	**What you might get back after costs**	**€910**	**€5,490**	**€16,200**
	Average return each year	-15.3%	0.1%	5.5%
Favourable scenario	**What you might get back after costs**	**€1,060**	**€6,280**	**€20,160**
	Average return each year	12.4%	5.7%	10.0%
Amount invested over time		**€1,000**	**€5,530**	**€12,580**
Death Scenario		**1 year**	**5 years**	**10 years**
Insured event	**What might your beneficiaries get back after costs**	**€1,000**	**€5,490**	**€16,200**

The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.
The stress scenario shows what you might get back in extreme market circumstances. An unfavourable scenario occurred for an investment between 2015 and 2025. A moderate scenario occurred for an investment between 2013 and 2023. A favourable scenario occurred for an investment between 2011 and 2021.
The performance figures do not include a deduction for Exit Tax but do include a deduction for the government levy.
The premiums payable for your savings policy are liable to a 1% government levy. This levy is collected by Acorn Life and passed to Revenue on your behalf.
Under current Irish law, there is no liability to tax on the life cover benefit, if any, payable under this policy.
The funds in which your policy is invested will grow free of tax. Your policy value will be subject to a potential tax liability every eight years and upon surrender for cash at any time. The tax payable will be based on the amount by which the policy value payable exceeds the premiums which have been paid into the plan at that time, allowing for any tax already paid.
The current (June 2026) tax rate is 38%. However this can be altered by the Government and thus it is the rate applying at the date of payment of tax which determined the tax which will be payable. If you are an Irish resident, we will deduct the tax and pay it to Revenue. If you are no longer resident in Ireland, or are exempt from exit tax for any reason, and have supplied the appropriate Revenue declaration as required we will pay the full amount without deduction of tax.

What happens if Acorn Life DAC is unable to pay out?

All policyholder assets are held separately from Acorn Life's other assets and cannot be used by Acorn Life for our own purposes. Policyholder assets that are invested by Acorn Life into underlying Mercer-managed investment funds are set aside and held in trust by the independent custodian of those Mercer-managed investment funds, State Street Custodial Services (Ireland) Limited. Those assets cannot be used by Mercer or State Street for other activities.
Returns from unit linked funds will vary depending on the type of fund you choose, the geographical region the fund is investing and what type of assets the fund invests in. The value of these funds will reflect the performance of the underlying assets, which will be adversely affected in the event of asset default should any of the institutions with whom money is placed suffer insolvency issues or other financial difficulties. Acorn Life are committed to passing on to you the full value of the amount that we receive from Mercer in respect of your assets.
In accordance with EU solvency legislation, Acorn Life are required to maintain adequate levels of solvency to ensure we can meet our obligations to policyholders at all times. This is monitored internally and reported to the Central Bank of Ireland on a regular basis.
This product is distributed through the tied agent network of Acorn Brokerage Limited, trading as Ask Acorn, which acts as a tied agent of Acorn Life DAC. Ask Acorn Advisors are members of the Investor Compensation Scheme, which is operated by the Investor Compensation Company Limited (ICCL). Therefore, in the event of asset default eligible policyholders may be entitled to claim some of the money they have lost from this scheme.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed:
- The product performs as shown in the moderate scenario
- €1,000 increasing at 5% per year is invested

	If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Total costs	**€131**	**€767**	**€1,146**
Annual cost impact (*)	23.1%	5.7% each year	2.1% each year

(*)This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 7.6% before costs and 5.5% after costs.
We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit		**Annual cost impact if you exit after 10 years**
Entry costs	6% of the first 12 monthly premiums you pay	€27
Exit costs	Exit costs are stated as "N/A" in the next column as they do not apply if you keep the product until the recommended holding period.	N/A
Ongoing costs taken each year		
Management fees and other administrative or operating costs	2.0% of the value of your investment per year. This is an estimate based on actual costs over the last year.	€165
Transaction costs	0.02% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	€1
Incidental costs taken under specific conditions		
Performance fees [and carried interest]	There is no performance fee for this product	€0

How long should I hold it and can I take money out early?

Recommended holding period: 10 years

Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least ten years. You may cancel the policy at any time and receive the value of the units attaching to it less any tax due. The value of such units may be less than the premiums paid in, particularly during the early years. Once units have been allocated to your policy, you may choose to withdraw some of the value at any time. This will of course mean that any future cash benefits will be reduced.
When we issue you with your policy, you will have a period of 30 days to decide if the policy is exactly what you want. If you have any queries during this period, please contact us at either our local or Head Office address. If you decide you do not wish to proceed with the policy, you can simply inform us of the fact in writing, returning the policy documents and you will receive a full refund of any premium you have paid.
Subsequently, you have the right to cancel your policy at any stage, simply by informing us in writing and returning the policy documents. You will then receive the value of your fund, although note that this could be low or even nil in the early years. The policy will acquire a surrender value once a premium is paid. The surrender value may remain below the level of premiums paid under the policy, particularly in the early years.

How can I complain?

- You can complain online through https://acornlife.ie/contact-us.html
- You can call us on 091-535700. We're open Monday to Friday from 9am to 5pm.
- You can write to us at – Customer Care Department, Acorn Life DAC, St. Augustine Street, Galway.
- You can email our Customer Care Department at info@acornlife.ie

To help us deal with your complaint, please tell us your policy number and contact details.

Other relevant information

We will inform you if, at any time, we change our name, address, or our legal form. We will also inform you of any significant change to the charges made under the policy. We will confirm any change to your policy as a result of endorsements, premium reviews etc. We will contact you annually to confirm the premium due for the following year, the benefits then in force and the current surrender value under the policy.
We review and republish this Key Information Document each year; you can find the latest version on our website at www.acornlife.ie/key-information-documents.html. On the same webpage we also publish links to past performance data for 4 years, as well as performance scenarios which are based on previous performance and are updated monthly.

Acorn Life Flexible Savings Plan invested in the

Dynamic Select Fund

Key Information Document

Key Information Document ("KID")

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Product name:	**Acorn Life Flexible Savings Plan invested in the Acorn Life Dynamic Select Fund**
Manufacturer:	Acorn Life DAC
Contact Details:	www.acornlife.ie ; call 091 535 700 for more information
Competent Authority:	Acorn Life is regulated by the Central Bank of Ireland

The key information document is accurate as at 1 June 2026

What is this product?

Type: This product is a regular premium Unit Linked Life Assurance Policy issued by Acorn Life DAC. The product is primarily designed to enable you to build up a substantial sum of money in the future. In this Key Information Document it is assumed that your chosen investment option is the Acorn Life Dynamic Select Fund. This fund is managed on an index-tracking basis by investment managers selected by Mercer Global Investments Europe Limited. Policies are issued under Irish law, which will govern all the terms of the contract between you and us.

Objectives: Each month, or less regularly if you choose, you pay us the premium due under the policy. We invest the premium on your behalf in the fund(s) of your choice. As already stated above, this document assumes that your chosen investment option is the Acorn Life Dynamic Select Fund. This fund is invested mainly in a diversified mix of equities with lower levels of investment in other holdings such as property-related assets, fixed income assets (e.g. corporate and government) and alternatives. The fund may also hold a tactical, temporary cash position as part of portfolio management. It is potentially suitable for investors who are willing to accept a medium to high level of risk, with associated rises and falls in value, for the prospect of a higher expected return over the medium to long-term.

The fund is divided into a number of units of equal value, which are allocated to each policy. In the early years of the policy, some of the units are used to pay for the life cover benefit each month. Units are also deducted to cover the cost of our continuing to look after your policy each month. The remaining fund is there to provide cash benefits if you choose to surrender your policy in full or in part. You can surrender the policy at any time. We will pay you the value of units less any tax due. The value will be calculated the next business day following receipt of the written request to surrender and any other documents we may require.

Term: Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least 10 years. The regular premium can be further varied if you wish and you can also make extra lump sum payments into your policy. Paying extra lump sums into your policy will enhance your fund and provide extra benefits or a higher ultimate return in due course. We have no right to cancel the policy, except as a result of your failure to disclose material facts at the application stage. As long as you continue to pay the premiums required under the policy, it will continue in force and the life cover benefit will remain. You may stop paying premiums at any time, although in most cases, you may subsequently reinstate the policy.

Intended retail investor: This is a savings product that is designed primarily for those who wish to build up a substantial sum of money to meet a particular savings need(s) in the future e.g. children's education, house/car purchase.

It provides a means to pay regular premiums into a choice of fund or funds, which may be invested in equities, fixed-interest bonds, property-type assets and/or deposits.

This product is aimed mainly at those in the 18-70 age group who are willing to commit to holding the policy for at least 10 years.

It is not designed for those who need protection benefits.

It is a long-term policy with premiums being paid throughout the term. You should not therefore enter into such a commitment unless you are fully satisfied that you can continue to pay premiums for such a period and that the policy, suitably modified as necessary to meet your changing needs, will continue to be appropriate for you.

Insurance benefits: This product also provides a modest level of life cover benefit. Each year, the life cover benefit and the premium will increase by 5% or the rate of inflation if greater, unless you decide you do not wish these increases to take effect.

The amount of your benefits will be specified in your Policy Schedule and the exact terms for the benefits are provided in the Policy Provisions.

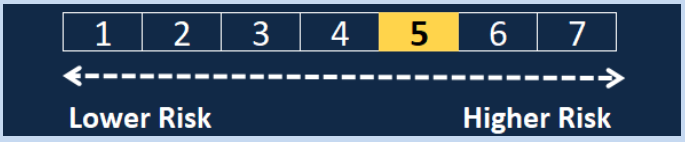
Below we illustrate the potential benefits payable and costs of this product. The figures are based on the following details:

Life Assured:	Non-smoker, aged 35
Premium:	€1,000 per annum increasing by 5% each year
Life Cover Benefit:	€1,000 increasing by 5% each year

What are the risks and what could I get in return?

The risks and returns for this product depend on the choice of investment funds. Please familiarise yourself with the specific information on these and compare their risks and returns using the fund information available at www.acornlife.ie

Risk Indicator



The risk indicator assumes you keep the product for 10 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less than you invested. In this Key Information Document it is assumed you have invested in the Acorn Life Dynamic Select Fund.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 5 out of 7, which is a medium-high risk class. This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact our capacity to pay you.

This product does not include any protection from future market performance so you could lose some or all of your investment.
If we are not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

The performance of the product as a whole depends on the investment funds you choose. We strongly advise you to consult the performance scenarios within the specific Key Information Documents (KIDs) for each investment fund that you consider.
The form and figures shown in the table below have been developed in compliance with the applicable regulation. All calculations are based on assumptions (age of the life assured, holding period, costs, etc). These assumptions are only a possible example among many others.
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.

Recommended holding period:		**10 years**		
Example Investment:		**€1,000 per year increasing by 5% each year**		
		If you exit after 1 year	**If you exit after 5 years**	**If you exit after 10 years**
Survival Scenarios				
Minimum		**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress scenario	**What you might get back after costs**	**€610**	**€3,380**	**€7,100**
	Average return each year	-62.4%	-19.5%	-12.8%
Unfavourable scenario	**What you might get back after costs**	**€780**	**€5,140**	**€14,890**
	Average return each year	-37.3%	-2.6%	3.8%
Moderate scenario	**What you might get back after costs**	**€910**	**€5,750**	**€17,150**
	Average return each year	-14.6%	2.1%	6.7%
Favourable scenario	**What you might get back after costs**	**€1,120**	**€6,660**	**€21,110**
	Average return each year	24.7%	8.1%	11.0%
Amount invested over time		**€1,000**	**€5,530**	**€12,580**
Death Scenario		**1 year**	**5 years**	**10 years**
Insured event	**What might your beneficiaries get back after costs**	**€1,000**	**€5,750**	**€17,150**

The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.
The stress scenario shows what you might get back in extreme market circumstances. An unfavourable scenario occurred for an investment between 2015 and 2025. A moderate scenario occurred for an investment between 2014 and 2024. A favourable scenario occurred for an investment between 2011 and 2021.
The performance figures do not include a deduction for Exit Tax but do include a deduction for the government levy.
The premiums payable for your savings policy are liable to a 1% government levy. This levy is collected by Acorn Life and passed to Revenue on your behalf.
Under current Irish law, there is no liability to tax on the life cover benefit, if any, payable under this policy.
The funds in which your policy is invested will grow free of tax. Your policy value will be subject to a potential tax liability every eight years and upon surrender for cash at any time. The tax payable will be based on the amount by which the policy value payable exceeds the premiums which have been paid into the plan at that time, allowing for any tax already paid.
The current (June 2026) tax rate is 38%. However this can be altered by the Government and thus it is the rate applying at the date of payment of tax which determined the tax which will be payable. If you are an Irish resident, we will deduct the tax and pay it to Revenue. If you are no longer resident in Ireland, or are exempt from exit tax for any reason, and have supplied the appropriate Revenue declaration as required we will pay the full amount without deduction of tax.

What happens if Acorn Life DAC is unable to pay out?

All policyholder assets are held separately from Acorn Life's other assets and cannot be used by Acorn Life for our own purposes. Policyholder assets that are invested by Acorn Life into underlying Mercer-managed investment funds are set aside and held in trust by the independent custodian of those Mercer-managed investment funds, State Street Custodial Services (Ireland) Limited. Those assets cannot be used by Mercer or State Street for other activities.
Returns from unit linked funds will vary depending on the type of fund you choose, the geographical region the fund is investing and what type of assets the fund invests in. The value of these funds will reflect the performance of the underlying assets, which will be adversely affected in the event of asset default should any of the institutions with whom money is placed suffer insolvency issues or other financial difficulties. Acorn Life are committed to passing on to you the full value of the amount that we receive from Mercer in respect of your assets.
In accordance with EU solvency legislation, Acorn Life are required to maintain adequate levels of solvency to ensure we can meet our obligations to policyholders at all times. This is monitored internally and reported to the Central Bank of Ireland on a regular basis.
This product is distributed through the tied agent network of Acorn Brokerage Limited, trading as Ask Acorn, which acts as a tied agent of Acorn Life DAC. Ask Acorn Advisors are members of the Investor Compensation Scheme, which is operated by the Investor Compensation Company Limited (ICCL). Therefore, in the event of asset default eligible policyholders may be entitled to claim some of the money they have lost from this scheme.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.
We have assumed:
- The product performs as shown in the moderate scenario
- €1,000 increasing at 5% per year is invested

	If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Total costs	**€131**	**€770**	**€1,118**
Annual cost impact (*)	23.3%	5.7% each year	2.1% each year

(*)This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 8.8% before costs and 6.7% after costs.
We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit		**Annual cost impact if you exit after 10 years**
Entry costs	6% of the first 12 monthly premiums you pay	€29
Exit costs	Exit costs are stated as "N/A" in the next column as they do not apply if you keep the product until the recommended holding period.	N/A
Ongoing costs taken each year		
Management fees and other administrative or operating costs	2.0% of the value of your investment per year. This is an estimate based on actual costs over the last year.	€176
Transaction costs	0.02% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	€2
Incidental costs taken under specific conditions		
Performance fees [and carried interest]	There is no performance fee for this product	€0

How long should I hold it and can I take money out early?

Recommended holding period: 10 years

Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least ten years.
You may cancel the policy at any time and receive the value of the units attaching to it less any tax due. The value of such units may be less than the premiums paid in, particularly during the early years. Once units have been allocated to your policy, you may choose to withdraw some of the value at any time. This will of course mean that any future cash benefits will be reduced.
When we issue you with your policy, you will have a period of 30 days to decide if the policy is exactly what you want. If you have any queries during this period, please contact us at either our local or Head Office address. If you decide you do not wish to proceed with the policy, you can simply inform us of the fact in writing, returning the policy documents and you will receive a full refund of any premium you have paid.
Subsequently, you have the right to cancel your policy at any stage, simply by informing us in writing and returning the policy documents. You will then receive the value of your fund, although note that this could be low or even nil in the early years.
The policy will acquire a surrender value once a premium is paid. The surrender value may remain below the level of premiums paid under the policy, particularly in the early years.

How can I complain?

- You can complain online through https://acornlife.ie/contact-us.html
- You can call us on 091-535700. We're open Monday to Friday from 9am to 5pm.
- You can write to us at – Customer Care Department, Acorn Life DAC, St. Augustine Street, Galway.
- You can email our Customer Care Department at info@acornlife.ie

To help us deal with your complaint, please tell us your policy number and contact details.

Other relevant information

We will inform you if, at any time, we change our name, address, or our legal form. We will also inform you of any significant change to the charges made under the policy. We will confirm any change to your policy as a result of endorsements, premium reviews etc. We will contact you annually to confirm the premium due for the following year, the benefits then in force and the current surrender value under the policy.
We review and republish this Key Information Document each year; you can find the latest version on our website at www.acornlife.ie/key-information-documents.html. On the same webpage we also publish links to past performance data for 4 years, as well as performance scenarios which are based on previous performance and are updated monthly.

Acorn Life Flexible Savings Plan invested in the

Adventurous Select Fund

Key Information Document

Key Information Document ("KID")

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Product name:	**Acorn Life Flexible Savings Plan invested in the Acorn Life Adventurous Select Fund**
Manufacturer:	Acorn Life DAC
Contact Details:	www.acornlife.ie ; call 091 535 700 for more information
Competent Authority:	Acorn Life is regulated by the Central Bank of Ireland

The key information document is accurate as at 1 June 2026

What is this product?

Type: This product is a regular premium Unit Linked Life Assurance Policy issued by Acorn Life DAC. The product is primarily designed to enable you to build up a substantial sum of money in the future. In this Key Information Document it is assumed that your chosen investment option is the Acorn Life Adventurous Select Fund. This fund is managed on an index-tracking basis by investment managers selected by Mercer Global Investments Europe Limited. Policies are issued under Irish law, which will govern all the terms of the contract between you and us.

Objectives: Each month, or less regularly if you choose, you pay us the premium due under the policy. We invest the premium on your behalf in the fund(s) of your choice. As already stated above, this document assumes that your chosen investment option is the Acorn Life Adventurous Select Fund. This fund is invested primarily in a diversified mix of equities. It may also hold a tactical temporary cash position as part of portfolio management. It is potentially suitable for investors who are willing to accept a medium to high level of risk, with associated rises and falls in value, for the prospect of a higher expected return over the medium to long-term.

The fund is divided into a number of units of equal value, which are allocated to each policy. In the early years of the policy, some of the units are used to pay for the life cover benefit each month. Units are also deducted to cover the cost of our continuing to look after your policy each month. The remaining fund is there to provide cash benefits if you choose to surrender your policy in full or in part. You can surrender the policy at any time. We will pay you the value of units less any tax due. The value will be calculated the next business day following receipt of the written request to surrender and any other documents we may require.

Term: Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least 10 years. The regular premium can be further varied if you wish and you can also make extra lump sum payments into your policy. Paying extra lump sums into your policy will enhance your fund and provide extra benefits or a higher ultimate return in due course. We have no right to cancel the policy, except as a result of your failure to disclose material facts at the application stage. As long as you continue to pay the premiums required under the policy, it will continue in force and the life cover benefit will remain. You may stop paying premiums at any time, although in most cases, you may subsequently reinstate the policy.

Intended retail investor: This is a savings product that is designed primarily for those who wish to build up a substantial sum of money to meet a particular savings need(s) in the future e.g. children's education, house/car purchase.

It provides a means to pay regular premiums into a choice of fund or funds, which may be invested in equities, fixed-interest bonds, property-type assets and/or deposits.

This product is aimed mainly at those in the 18-70 age group who are willing to commit to holding the policy for at least 10 years.

It is not designed for those who need protection benefits.

It is a long-term policy with premiums being paid throughout the term. You should not therefore enter into such a commitment unless you are fully satisfied that you can continue to pay premiums for such a period and that the policy, suitably modified as necessary to meet your changing needs, will continue to be appropriate for you.

Insurance benefits: This product also provides a modest level of life cover benefit. Each year, the life cover benefit and the premium will increase by 5% or the rate of inflation if greater, unless you decide you do not wish these increases to take effect.

The amount of your benefits will be specified in your Policy Schedule and the exact terms for the benefits are provided in the Policy Provisions.

Below we illustrate the potential benefits payable and costs of this product. The figures are based on the following details:

Life Assured:	Non-smoker, aged 35
Premium:	€1,000 per annum increasing by 5% each year
Life Cover Benefit:	€1,000 increasing by 5% each year

What are the risks and what could I get in return?

The risks and returns for this product depend on the choice of investment funds. Please familiarise yourself with the specific information on these and compare their risks and returns using the fund information available at www.acornlife.ie

Risk Indicator

The risk indicator assumes you keep the product for 10 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less than you invested. In this Key Information Document it is assumed you have invested in the Acorn Life Adventurous Select Fund.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 5 out of 7, which is a medium-high risk class.

This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact our capacity to pay you.

This product does not include any protection from future market performance so you could lose some or all of your investment.
If we are not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

The performance of the product as a whole depends on the investment funds you choose. We strongly advise you to consult the performance scenarios within the specific Key Information Documents (KIDs) for each investment fund that you consider.
The form and figures shown in the table below have been developed in compliance with the applicable regulation. All calculations are based on assumptions (age of the life assured, holding period, costs, etc). These assumptions are only a possible example among many others.
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.

Recommended holding period: **Example Investment:**		**10 years** **€1,000 per year increasing by 5% each year**		
		If you exit after 1 year	**If you exit after 5 years**	**If you exit after 10 years**
Survival Scenarios				
Minimum		**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress scenario	**What you might get back after costs**	**€570**	**€3,290**	**€6,850**
	Average return each year	-67.5%	-20.6%	-13.7%
Unfavourable scenario	**What you might get back after costs**	**€780**	**€5,160**	**€15,150**
	Average return each year	-36.8%	-2.4%	4.2%
Moderate scenario	**What you might get back after costs**	**€910**	**€5,870**	**€17,570**
	Average return each year	-13.8%	2.9%	7.2%
Favourable scenario	**What you might get back after costs**	**€1,130**	**€6,810**	**€21,610**
	Average return each year	27.6%	9.0%	11.4%
Amount invested over time		**€1,000**	**€5,530**	**€12,580**
Death Scenario		**1 year**	**5 years**	**10 years**
Insured event	**What might your beneficiaries get back after costs**	**€1,000**	**€5,870**	**€17,570**

The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.
The stress scenario shows what you might get back in extreme market circumstances. An unfavourable scenario occurred for an investment between 2015 and 2025. A moderate scenario occurred for an investment between 2013 and 2023. A favourable scenario occurred for an investment between 2011 and 2021.
The performance figures do not include a deduction for Exit Tax but do include a deduction for the government levy.
The premiums payable for your savings policy are liable to a 1% government levy. This levy is collected by Acorn Life and passed to Revenue on your behalf.
Under current Irish law, there is no liability to tax on the life cover benefit, if any, payable under this policy.
The funds in which your policy is invested will grow free of tax. Your policy value will be subject to a potential tax liability every eight years and upon surrender for cash at any time. The tax payable will be based on the amount by which the policy value payable exceeds the premiums which have been paid into the plan at that time, allowing for any tax already paid.
The current (June 2026) tax rate is 38%. However this can be altered by the Government and thus it is the rate applying at the date of payment of tax which determined the tax which will be payable. If you are an Irish resident, we will deduct the tax and pay it to Revenue. If you are no longer resident in Ireland, or are exempt from exit tax for any reason, and have supplied the appropriate Revenue declaration as required we will pay the full amount without deduction of tax.

What happens if Acorn Life DAC is unable to pay out?

All policyholder assets are held separately from Acorn Life's other assets and cannot be used by Acorn Life for our own purposes. Policyholder assets that are invested by Acorn Life into underlying Mercer-managed investment funds are set aside and held in trust by the independent custodian of those Mercer-managed investment funds, State Street Custodial Services (Ireland) Limited. Those assets cannot be used by Mercer or State Street for other activities.
Returns from unit linked funds will vary depending on the type of fund you choose, the geographical region the fund is investing and what type of assets the fund invests in. The value of these funds will reflect the performance of the underlying assets, which will be adversely affected in the event of asset default should any of the institutions with whom money is placed suffer insolvency issues or other financial difficulties. Acorn Life are committed to passing on to you the full value of the amount that we receive from Mercer in respect of your assets.
In accordance with EU solvency legislation, Acorn Life are required to maintain adequate levels of solvency to ensure we can meet our obligations to policyholders at all times. This is monitored internally and reported to the Central Bank of Ireland on a regular basis.
This product is distributed through the tied agent network of Acorn Brokerage Limited, trading as Ask Acorn, which acts as a tied agent of Acorn Life DAC. Ask Acorn Advisors are members of the Investor Compensation Scheme, which is operated by the Investor Compensation Company Limited (ICCL). Therefore, in the event of asset default eligible policyholders may be entitled to claim some of the money they have lost from this scheme.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed:
- The product performs as shown in the moderate scenario
- €1,000 increasing at 5% per year is invested

	If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Total costs	**€131**	**€773**	**€1,113**
Annual cost impact (*)	23.5%	5.8% each year	2.1% each year

(*)This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 9.3% before costs and 7.2% after costs.
We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit		**Annual cost impact if you exit after 10 years**
Entry costs	6% of the first 12 monthly premiums you pay	€29
Exit costs	Exit costs are stated as "N/A" in the next column as they do not apply if you keep the product until the recommended holding period.	N/A
Ongoing costs taken each year		
Management fees and other administrative or operating costs	2.0% of the value of your investment per year. This is an estimate based on actual costs over the last year.	€182
Transaction costs	0.03% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	€2
Incidental costs taken under specific conditions		
Performance fees [and carried interest]	There is no performance fee for this product	€0

How long should I hold it and can I take money out early?

Recommended holding period: 10 years

Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least ten years.
You may cancel the policy at any time and receive the value of the units attaching to it less any tax due. The value of such units may be less than the premiums paid in, particularly during the early years. Once units have been allocated to your policy, you may choose to withdraw some of the value at any time. This will of course mean that any future cash benefits will be reduced.
When we issue you with your policy, you will have a period of 30 days to decide if the policy is exactly what you want. If you have any queries during this period, please contact us at either our local or Head Office address. If you decide you do not wish to proceed with the policy, you can simply inform us of the fact in writing, returning the policy documents and you will receive a full refund of any premium you have paid.
Subsequently, you have the right to cancel your policy at any stage, simply by informing us in writing and returning the policy documents. You will then receive the value of your fund, although note that this could be low or even nil in the early years.
The policy will acquire a surrender value once a premium is paid. The surrender value may remain below the level of premiums paid under the policy, particularly in the early years.

How can I complain?

- You can complain online through https://acornlife.ie/contact-us.html
- You can call us on 091-535700. We're open Monday to Friday from 9am to 5pm.
- You can write to us at – Customer Care Department, Acorn Life DAC, St. Augustine Street, Galway.
- You can email our Customer Care Department at info@acornlife.ie

To help us deal with your complaint, please tell us your policy number and contact details.

Other relevant information

We will inform you if, at any time, we change our name, address, or our legal form. We will also inform you of any significant change to the charges made under the policy. We will confirm any change to your policy as a result of endorsements, premium reviews etc. We will contact you annually to confirm the premium due for the following year, the benefits then in force and the current surrender value under the policy.
We review and republish this Key Information Document each year; you can find the latest version on our website at www.acornlife.ie/key-information-documents.html. On the same webpage we also publish links to past performance data for 4 years, as well as performance scenarios which are based on previous performance and are updated monthly.

Acorn Life Flexible Savings Plan invested in the

Diversified Multi-Manager Fund

Key Information Document

Key Information Document ("KID")

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Product name:	**Acorn Life Flexible Savings Plan invested in the Acorn Life Diversified Multi-Manager Fund**
Manufacturer:	Acorn Life DAC
Contact Details:	www.acornlife.ie ; call 091 535 700 for more information
Competent Authority:	Acorn Life is regulated by the Central Bank of Ireland

The key information document is accurate as at 1 June 2026

What is this product?

Type: This product is a regular premium Unit Linked Life Assurance Policy issued by Acorn Life DAC. The product is primarily designed to enable you to build up a substantial sum of money in the future. In this Key Information Document it is assumed that your chosen investment option is the Acorn Life Diversified Multi-Manager Fund. This fund's investment portfolio is implemented through an arrangement between Acorn Life DAC and Mercer Global Investments Europe Limited. In this arrangement, third party investment managers are selected and monitored by Mercer. Policies are issued under Irish law, which will govern all the terms of the contract between you and us.

Objectives: Each month, or less regularly if you choose, you pay us the premium due under the policy. We invest the premium on your behalf in the fund(s) of your choice. As already stated above, this document assumes that your chosen investment option is the Acorn Life Diversified Multi-Manager Fund. The largest asset holding in this fund is generally a diversified mix of equities and there is also a significant level of investment in fixed income assets (e.g. corporate and government). There are lower levels of investment in other holdings such as property-related assets and alternatives. The fund may also hold a tactical temporary cash position as part of portfolio management. It is potentially suitable for investors who are willing to accept a medium level of risk for the prospect of a higher expected return over the medium to long-term.

The fund is divided into a number of units of equal value, which are allocated to each policy. In the early years of the policy, some of the units are used to pay for the life cover benefit each month. Units are also deducted to cover the cost of our continuing to look after your policy each month. The remaining fund is there to provide cash benefits if you choose to surrender your policy in full or in part. You can surrender the policy at any time. We will pay you the value of units less any tax due. The value will be calculated the next business day following receipt of the written request to surrender and any other documents we may require.

Term: Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least 10 years. The regular premium can be further varied if you wish and you can also make extra lump sum payments into your policy. Paying extra lump sums into your policy will enhance your fund and provide extra benefits or a higher ultimate return in due course. We have no right to cancel the policy, except as a result of your failure to disclose material facts at the application stage. As long as you continue to pay the premiums required under the policy, it will continue in force and the life cover benefit will remain. You may stop paying premiums at any time, although in most cases, you may subsequently reinstate the policy.

Intended retail investor: This is a savings product that is designed primarily for those who wish to build up a substantial sum of money to meet a particular savings need(s) in the future e.g. children's education, house/car purchase.

It provides a means to pay regular premiums into a choice of fund or funds, which may be invested in equities, fixed-interest bonds, property-type assets and/or deposits.

This product is aimed mainly at those in the 18-70 age group who are willing to commit to holding the policy for at least 10 years.

It is not designed for those who need protection benefits.

It is a long-term policy with premiums being paid throughout the term. You should not therefore enter into such a commitment unless you are fully satisfied that you can continue to pay premiums for such a period and that the policy, suitably modified as necessary to meet your changing needs, will continue to be appropriate for you.

Insurance benefits: This product also provides a modest level of life cover benefit. Each year, the life cover benefit and the premium will increase by 5% or the rate of inflation if greater, unless you decide you do not wish these increases to take effect.

The amount of your benefits will be specified in your Policy Schedule and the exact terms for the benefits are provided in the Policy Provisions.

Below we illustrate the potential benefits payable and costs of this product. The figures are based on the following details:

Life Assured:	Non-smoker, aged 35
Premium:	€1,000 per annum increasing by 5% each year
Life Cover Benefit:	€1,000 increasing by 5% each year

What are the risks and what could I get in return?

The risks and returns for this product depend on the choice of investment funds. Please familiarise yourself with the specific information on these and compare their risks and returns using the fund information available at www.acornlife.ie

Risk Indicator

The risk indicator assumes you keep the product for 10 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less than you invested. In this Key Information Document it is assumed you have invested in the Acorn Life Diversified Multi-Manager Fund.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 4 out of 7, which is a medium risk class.

This rates the potential losses from future performance at a medium level, and poor market conditions could impact our capacity to pay you.

This product does not include any protection from future market performance so you could lose some or all of your investment.
If we are not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

The performance of the product as a whole depends on the investment funds you choose. We strongly advise you to consult the performance scenarios within the specific Key Information Documents (KIDs) for each investment fund that you consider.
The form and figures shown in the table below have been developed in compliance with the applicable regulation. All calculations are based on assumptions (age of the life assured, holding period, costs, etc). These assumptions are only a possible example among many others.
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.

Recommended holding period:		**10 years**		
Example Investment:		**€1,000 per year increasing by 5% each year**		
		If you exit after 1 year	**If you exit after 5 years**	**If you exit after 10 years**
Survival Scenarios				
Minimum		**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress scenario	**What you might get back after costs**	**€700**	**€3,820**	**€8,360**
	Average return each year	-49.4%	-14.6%	-8.9%
Unfavourable scenario	**What you might get back after costs**	**€800**	**€5,050**	**€14,300**
	Average return each year	-33.5%	-3.3%	3.0%
Moderate scenario	**What you might get back after costs**	**€900**	**€5,560**	**€16,510**
	Average return each year	-16.0%	0.6%	6.0%
Favourable scenario	**What you might get back after costs**	**€1,040**	**€6,180**	**€20,170**
	Average return each year	8.9%	5.0%	10.0%
Amount invested over time		**€1,000**	**€5,530**	**€12,580**
Death Scenario		**1 year**	**5 years**	**10 years**
Insured event	**What might your beneficiaries get back after costs**	**€1,000**	**€5,560**	**€16,510**

The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.
The stress scenario shows what you might get back in extreme market circumstances. An unfavourable scenario occurred for an investment between 2015 and 2025. A moderate scenario occurred for an investment between 2013 and 2023. A favourable scenario occurred for an investment between 2011 and 2021.
The performance figures do not include a deduction for Exit Tax but do include a deduction for the government levy.
The premiums payable for your savings policy are liable to a 1% government levy. This levy is collected by Acorn Life and passed to Revenue on your behalf.
Under current Irish law, there is no liability to tax on the life cover benefit, if any, payable under this policy.
The funds in which your policy is invested will grow free of tax. Your policy value will be subject to a potential tax liability every eight years and upon surrender for cash at any time. The tax payable will be based on the amount by which the policy value payable exceeds the premiums which have been paid into the plan at that time, allowing for any tax already paid.
The current (June 2026) tax rate is 38%. However this can be altered by the Government and thus it is the rate applying at the date of payment of tax which determined the tax which will be payable. If you are an Irish resident, we will deduct the tax and pay it to Revenue. If you are no longer resident in Ireland, or are exempt from exit tax for any reason, and have supplied the appropriate Revenue declaration as required we will pay the full amount without deduction of tax.

What happens if Acorn Life DAC is unable to pay out?

All policyholder assets are held separately from Acorn Life's other assets and cannot be used by Acorn Life for our own purposes. Policyholder assets that are invested by Acorn Life into underlying Mercer-managed investment funds are set aside and held in trust by the independent custodian of those Mercer-managed investment funds, State Street Custodial Services (Ireland) Limited. Those assets cannot be used by Mercer or State Street for other activities.
Returns from unit linked funds will vary depending on the type of fund you choose, the geographical region the fund is investing and what type of assets the fund invests in. The value of these funds will reflect the performance of the underlying assets, which will be adversely affected in the event of asset default should any of the institutions with whom money is placed suffer insolvency issues or other financial difficulties. Acorn Life are committed to passing on to you the full value of the amount that we receive from Mercer in respect of your assets.
In accordance with EU solvency legislation, Acorn Life are required to maintain adequate levels of solvency to ensure we can meet our obligations to policyholders at all times. This is monitored internally and reported to the Central Bank of Ireland on a regular basis.
This product is distributed through the tied agent network of Acorn Brokerage Limited, trading as Ask Acorn, which acts as a tied agent of Acorn Life DAC. Ask Acorn Advisors are members of the Investor Compensation Scheme, which is operated by the Investor Compensation Company Limited (ICCL). Therefore, in the event of asset default eligible policyholders may be entitled to claim some of the money they have lost from this scheme.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed:
- The product performs as shown in the moderate scenario
- €1,000 increasing at 5% per year is invested

	If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Total costs	**€131**	**€785**	**€1,222**
Annual cost impact (*)	23.1%	5.9% each year	2.3% each year

(*)This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 8.3% before costs and 6.0% after costs.
We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit		**Annual cost impact if you exit after 10 years**
Entry costs	6% of the first 12 monthly premiums you pay	€28
Exit costs	Exit costs are stated as "N/A" in the next column as they do not apply if you keep the product until the recommended holding period.	N/A
Ongoing costs taken each year		
Management fees and other administrative or operating costs	2.1% of the value of your investment per year. This is an estimate based on actual costs over the last year.	€182
Transaction costs	0.01% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	€1
Incidental costs taken under specific conditions		
Performance fees [and carried interest]	There is no performance fee for this product	€0

How long should I hold it and can I take money out early?

Recommended holding period: 10 years

Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least ten years. You may cancel the policy at any time and receive the value of the units attaching to it less any tax due. The value of such units may be less than the premiums paid in, particularly during the early years. Once units have been allocated to your policy, you may choose to withdraw some of the value at any time. This will of course mean that any future cash benefits will be reduced.
When we issue you with your policy, you will have a period of 30 days to decide if the policy is exactly what you want. If you have any queries during this period, please contact us at either our local or Head Office address. If you decide you do not wish to proceed with the policy, you can simply inform us of the fact in writing, returning the policy documents and you will receive a full refund of any premium you have paid.
Subsequently, you have the right to cancel your policy at any stage, simply by informing us in writing and returning the policy documents. You will then receive the value of your fund, although note that this could be low or even nil in the early years.
The policy will acquire a surrender value once a premium is paid. The surrender value may remain below the level of premiums paid under the policy, particularly in the early years.

How can I complain?

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- You can call us on 091-535700. We're open Monday to Friday from 9am to 5pm.
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- You can email our Customer Care Department at info@acornlife.ie

To help us deal with your complaint, please tell us your policy number and contact details.

Other relevant information

We will inform you if, at any time, we change our name, address, or our legal form. We will also inform you of any significant change to the charges made under the policy. We will confirm any change to your policy as a result of endorsements, premium reviews etc. We will contact you annually to confirm the premium due for the following year, the benefits then in force and the current surrender value under the policy.
We review and republish this Key Information Document each year; you can find the latest version on our website at www.acornlife.ie/key-information-documents.html. On the same webpage we also publish links to past performance data for 4 years, as well as performance scenarios which are based on previous performance and are updated monthly.

Acorn Life Flexible Savings Plan invested in the

Dynamic Multi-Manager Fund

Key Information Document

Key Information Document ("KID")

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Product name:	**Acorn Life Flexible Savings Plan invested in the Acorn Life Dynamic Multi-Manager Fund**
Manufacturer:	Acorn Life DAC
Contact Details:	www.acornlife.ie ; call 091 535 700 for more information
Competent Authority:	Acorn Life is regulated by the Central Bank of Ireland

The key information document is accurate as at 1 June 2026

What is this product?

Type: This product is a regular premium Unit Linked Life Assurance Policy issued by Acorn Life DAC. The product is primarily designed to enable you to build up a substantial sum of money in the future. In this Key Information Document it is assumed that your chosen investment option is the Acorn Life Dynamic Multi-Manager Fund. This fund's investment portfolio is implemented through an arrangement between Acorn Life DAC and Mercer Global Investments Europe Limited. In this arrangement, third party investment managers are selected and monitored by Mercer. Policies are issued under Irish law, which will govern all the terms of the contract between you and us.

Objectives: Each month, or less regularly if you choose, you pay us the premium due under the policy. We invest the premium on your behalf in the fund(s) of your choice. As already stated above, this document assumes that your chosen investment option is the Acorn Life Dynamic Multi-Manager Fund. This fund is invested mainly in a diversified mix of equities with lower levels of investment in other holdings such as property-related assets, fixed income assets (e.g. corporate and government) and alternatives. The fund may also hold a tactical, temporary cash position as part of portfolio management. It is potentially suitable for investors who are willing to accept a medium to high level of risk, with associated rises and falls in value, for the prospect of a higher expected return over the medium to long-term.

The fund is divided into a number of units of equal value, which are allocated to each policy. In the early years of the policy, some of the units are used to pay for the life cover benefit each month. Units are also deducted to cover the cost of our continuing to look after your policy each month. The remaining fund is there to provide cash benefits if you choose to surrender your policy in full or in part. You can surrender the policy at any time. We will pay you the value of units less any tax due. The value will be calculated the next business day following receipt of the written request to surrender and any other documents we may require.

Term: Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least 10 years. The regular premium can be further varied if you wish and you can also make extra lump sum payments into your policy. Paying extra lump sums into your policy will enhance your fund and provide extra benefits or a higher ultimate return in due course. We have no right to cancel the policy, except as a result of your failure to disclose material facts at the application stage. As long as you continue to pay the premiums required under the policy, it will continue in force and the life cover benefit will remain. You may stop paying premiums at any time, although in most cases, you may subsequently reinstate the policy.

Intended retail investor: This is a savings product that is designed primarily for those who wish to build up a substantial sum of money to meet a particular savings need(s) in the future e.g. children's education, house/car purchase.

It provides a means to pay regular premiums into a choice of fund or funds, which may be invested in equities, fixed-interest bonds, property-type assets and/or deposits.

This product is aimed mainly at those in the 18-70 age group who are willing to commit to holding the policy for at least 10 years.

It is not designed for those who need protection benefits.

It is a long-term policy with premiums being paid throughout the term. You should not therefore enter into such a commitment unless you are fully satisfied that you can continue to pay premiums for such a period and that the policy, suitably modified as necessary to meet your changing needs, will continue to be appropriate for you.

Insurance benefits: This product also provides a modest level of life cover benefit. Each year, the life cover benefit and the premium will increase by 5% or the rate of inflation if greater, unless you decide you do not wish these increases to take effect.

The amount of your benefits will be specified in your Policy Schedule and the exact terms for the benefits are provided in the Policy Provisions.

Below we illustrate the potential benefits payable and costs of this product. The figures are based on the following details:

Life Assured:	Non-smoker, aged 35
Premium:	€1,000 per annum increasing by 5% each year
Life Cover Benefit:	€1,000 increasing by 5% each year

What are the risks and what could I get in return?

The risks and returns for this product depend on the choice of investment funds. Please familiarise yourself with the specific information on these and compare their risks and returns using the fund information available at www.acornlife.ie.

Risk Indicator

The risk indicator assumes you keep the product for 10 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less than you invested. In this Key Information Document it is

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 5 out of 7, which is a medium-high risk class.

assumed you have invested in the Acorn Life Dynamic Multi-Manager Fund.

This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact our capacity to pay you.

This product does not include any protection from future market performance so you could lose some or all of your investment.
If we are not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

The performance of the product as a whole depends on the investment funds you choose. We strongly advise you to consult the performance scenarios within the specific Key Information Documents (KIDs) for each investment fund that you consider.
The form and figures shown in the table below have been developed in compliance with the applicable regulation. All calculations are based on assumptions (age of the life assured, holding period, costs, etc). These assumptions are only a possible example among many others.
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.

Recommended holding period:		**10 years**		
Example Investment:		**€1,000 per year increasing by 5% each year**		
		If you exit after 1 year	**If you exit after 5 years**	**If you exit after 10 years**
Survival Scenarios				
Minimum		**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress scenario	**What you might get back after costs**	**€640**	**€3,490**	**€7,420**
	Average return each year	-58.2%	-18.2%	-11.7%
Unfavourable scenario	**What you might get back after costs**	**€790**	**€5,110**	**€14,710**
	Average return each year	-35.2%	-2.8%	3.5%
Moderate scenario	**What you might get back after costs**	**€910**	**€5,730**	**€17,580**
	Average return each year	-14.7%	1.9%	7.2%
Favourable scenario	**What you might get back after costs**	**€1,090**	**€6,490**	**€22,450**
	Average return each year	19.0%	7.1%	12.2%
Amount invested over time		**€1,000**	**€5,530**	**€12,580**
Death Scenario		**1 year**	**5 years**	**10 years**
Insured event	**What might your beneficiaries get back after costs**	**€1,000**	**€5,730**	**€17,580**

The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.
The stress scenario shows what you might get back in extreme market circumstances. An unfavourable scenario occurred for an investment between 2015 and 2025. A moderate scenario occurred for an investment between 2013 and 2023. A favourable scenario occurred for an investment between 2011 and 2021.
The performance figures do not include a deduction for Exit Tax but do include a deduction for the government levy.
The premiums payable for your savings policy are liable to a 1% government levy. This levy is collected by Acorn Life and passed to Revenue on your behalf.
Under current Irish law, there is no liability to tax on the life cover benefit, if any, payable under this policy.
The funds in which your policy is invested will grow free of tax. Your policy value will be subject to a potential tax liability every eight years and upon surrender for cash at any time. The tax payable will be based on the amount by which the policy value payable exceeds the premiums which have been paid into the plan at that time, allowing for any tax already paid.
The current (June 2026) tax rate is 38%. However this can be altered by the Government and thus it is the rate applying at the date of payment of tax which determined the tax which will be payable. If you are an Irish resident, we will deduct the tax and pay it to Revenue. If you are no longer resident in Ireland, or are exempt from exit tax for any reason, and have supplied the appropriate Revenue declaration as required we will pay the full amount without deduction of tax.

What happens if Acorn Life DAC is unable to pay out?

All policyholder assets are held separately from Acorn Life's other assets and cannot be used by Acorn Life for our own purposes. Policyholder assets that are invested by Acorn Life into underlying Mercer-managed investment funds are set aside and held in trust by the independent custodian of those Mercer-managed investment funds, State Street Custodial Services (Ireland) Limited. Those assets cannot be used by Mercer or State Street for other activities.
Returns from unit linked funds will vary depending on the type of fund you choose, the geographical region the fund is investing and what type of assets the fund invests in. The value of these funds will reflect the performance of the underlying assets, which will be adversely affected in the event of asset default should any of the institutions with whom money is placed suffer insolvency issues or other financial difficulties. Acorn Life are committed to passing on to you the full value of the amount that we receive from Mercer in respect of your assets.
In accordance with EU solvency legislation, Acorn Life are required to maintain adequate levels of solvency to ensure we can meet our obligations to policyholders at all times. This is monitored internally and reported to the Central Bank of Ireland on a regular basis.
This product is distributed through the tied agent network of Acorn Brokerage Limited, trading as Ask Acorn, which acts as a tied agent of Acorn Life DAC. Ask Acorn Advisors are members of the Investor Compensation Scheme, which is operated by the Investor Compensation Company Limited (ICCL). Therefore, in the event of asset default eligible policyholders may be entitled to claim some of the money they have lost from this scheme.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed:
- The product performs as shown in the moderate scenario
- €1,000 increasing at 5% per year is invested

	If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Total costs	**€131**	**€789**	**€1,205**
Annual cost impact (*)	23.5%	5.9% each year	2.3% each year

(*)This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 9.5% before costs and 7.2% after costs.
We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit		**Annual cost impact if you exit after 10 years**
Entry costs	6% of the first 12 monthly premiums you pay	€29
Exit costs	Exit costs are stated as "N/A" in the next column as they do not apply if you keep the product until the recommended holding period.	N/A
Ongoing costs taken each year		
Management fees and other administrative or operating costs	2.1% of the value of your investment per year. This is an estimate based on actual costs over the last year.	€197
Transaction costs	0.02% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	€2
Incidental costs taken under specific conditions		
Performance fees [and carried interest]	There is no performance fee for this product	€0

How long should I hold it and can I take money out early?

Recommended holding period: 10 years

Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least ten years.
You may cancel the policy at any time and receive the value of the units attaching to it less any tax due. The value of such units may be less than the premiums paid in, particularly during the early years. Once units have been allocated to your policy, you may choose to withdraw some of the value at any time. This will of course mean that any future cash benefits will be reduced.
When we issue you with your policy, you will have a period of 30 days to decide if the policy is exactly what you want. If you have any queries during this period, please contact us at either our local or Head Office address. If you decide you do not wish to proceed with the policy, you can simply inform us of the fact in writing, returning the policy documents and you will receive a full refund of any premium you have paid.
Subsequently, you have the right to cancel your policy at any stage, simply by informing us in writing and returning the policy documents. You will then receive the value of your fund, although note that this could be low or even nil in the early years.
The policy will acquire a surrender value once a premium is paid. The surrender value may remain below the level of premiums paid under the policy, particularly in the early years.

How can I complain?

- You can complain online through https://acornlife.ie/contact-us.html
- You can call us on 091-535700. We're open Monday to Friday from 9am to 5pm.
- You can write to us at – Customer Care Department, Acorn Life DAC, St. Augustine Street, Galway.
- You can email our Customer Care Department at info@acornlife.ie

To help us deal with your complaint, please tell us your policy number and contact details.

Other relevant information

We will inform you if, at any time, we change our name, address, or our legal form. We will also inform you of any significant change to the charges made under the policy. We will confirm any change to your policy as a result of endorsements, premium reviews etc. We will contact you annually to confirm the premium due for the following year, the benefits then in force and the current surrender value under the policy. We review and republish this Key Information Document each year; you can find the latest version on our website at www.acornlife.ie/key-information-documents.html. On the same webpage we also publish links to past performance data for 4 years, as well as performance scenarios which are based on previous performance and are updated monthly.

Acorn Life Flexible Savings Plan invested in the

Target Return Fund

Key Information Document

Key Information Document ("KID")

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Product name:	**Acorn Life Flexible Savings Plan invested in the Acorn Life Target Return Fund**
Manufacturer:	Acorn Life DAC
Contact Details:	www.acornlife.ie ; call 091 535 700 for more information
Competent Authority:	Acorn Life is regulated by the Central Bank of Ireland

The key information document is accurate as at 1 June 2026

What is this product?

Type: This product is a regular premium Unit Linked Life Assurance Policy issued by Acorn Life DAC. The product is primarily designed to enable you to build up a substantial sum of money in the future. In this Key Information Document it is assumed that your chosen investment option is the Acorn Life Target Return Fund. This fund is managed by HSBC Global Asset Management (UK) Limited. Policies are issued under Irish law, which will govern all the terms of the contract between you and us.

Objectives: Each month, or less regularly if you choose, you pay us the premium due under the policy. We invest the premium on your behalf in the fund(s) of your choice. As already stated above, this document assumes that your chosen investment option is the Acorn Life Target Return Fund. This fund currently targets an annualised return of the Euro Short-Term Rate (ESTR) plus 4% (gross of all fund-related charges and expenses) over a rolling three-year period. There is no guarantee that the return will be achieved. The ESTR may also be negative for periods of time.

The fund invests in a broad range of global asset classes that may include shares, fixed-income and cash. It may also invest in derivatives (an asset whose value depends on the value of another underlying asset) for the purpose of meeting its investment objectives. It is potentially suitable for investors who are seeking low to medium levels of growth in their investment in all market conditions and who have a lower tolerance for falls in fund value compared to investors in a high equity fund.

The fund is divided into a number of units of equal value, which are allocated to each policy. In the early years of the policy, some of the units are used to pay for the life cover benefit each month. Units are also deducted to cover the cost of our continuing to look after your policy each month. The remaining fund is there to provide cash benefits if you choose to surrender your policy in full or in part. You can surrender the policy at any time. We will pay you the value of units less any tax due. The value will be calculated the next business day following receipt of the written request to surrender and any other documents we may require.

Term: Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least 10 years. The regular premium can be further varied if you wish and you can also make extra lump sum payments into your policy. Paying extra lump sums into your policy will enhance your fund and provide extra benefits or a higher ultimate return in due course. We have no right to cancel the policy, except as a result of your failure to disclose material facts at the application stage. As long as you continue to pay the premiums required under the policy, it will continue in force and the life cover benefit will remain. You may stop paying premiums at any time, although in most cases, you may subsequently reinstate the policy.

Intended retail investor: This is a savings product that is designed primarily for those who wish to build up a substantial sum of money to meet a particular savings need(s) in the future e.g. children's education, house/car purchase.

It provides a means to pay regular premiums into a choice of fund or funds, which may be invested in equities, fixed-interest bonds, property-type assets and/or deposits.

This product is aimed mainly at those in the 18-70 age group who are willing to commit to holding the policy for at least 10 years.

It is not designed for those who need protection benefits.

It is a long-term policy with premiums being paid throughout the term. You should not therefore enter into such a commitment unless you are fully satisfied that you can continue to pay premiums for such a period and that the policy, suitably modified as necessary to meet your changing needs, will continue to be appropriate for you.

Insurance benefits: This product also provides a modest level of life cover benefit. Each year, the life cover benefit and the premium will increase by 5% or the rate of inflation if greater, unless you decide you do not wish these increases to take effect.

The amount of your benefits will be specified in your Policy Schedule and the exact terms for the benefits are provided in the Policy Provisions.

Below we illustrate the potential benefits payable and costs of this product. The figures are based on the following details:

Life Assured:	Non-smoker, aged 35
Premium:	€1,000 per annum increasing by 5% each year
Life Cover Benefit:	€1,000 increasing by 5% each year

What are the risks and what could I get in return?

The risks and returns for this product depend on the choice of investment funds. Please familiarise yourself with the specific information on these and compare their risks and returns using the fund information available at www.acornlife.ie.

Risk Indicator

The risk indicator assumes you keep the product for 10 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less than you invested. In this Key Information Document it is assumed you have invested in the Acorn Life Target Return Fund.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 4 out of 7, which is a medium risk class.

This rates the potential losses from future performance at a medium level, and poor market conditions could impact our capacity to pay you.

This product does not include any protection from future market performance so you could lose some or all of your investment.
If we are not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

The performance of the product as a whole depends on the investment funds you choose. We strongly advise you to consult the performance scenarios within the specific Key Information Documents (KIDs) for each investment fund that you consider.
The form and figures shown in the table below have been developed in compliance with the applicable regulation. All calculations are based on assumptions (age of the life assured, holding period, costs, etc). These assumptions are only a possible example among many others.
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.

Recommended holding period:		**10 years**		
Example Investment:		**€1,000 per year increasing by 5% each year**		
		If you exit after 1 year	**If you exit after 5 years**	**If you exit after 10 years**
Survival Scenarios				
Minimum		**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress scenario	**What you might get back after costs**	**€710**	**€3,840**	**€8,320**
	Average return each year	-47.1%	-14.4%	-9.0%
Unfavourable scenario	**What you might get back after costs**	**€830**	**€4,670**	**€11,470**
	Average return each year	-28.7%	-6.4%	-1.8%
Moderate scenario	**What you might get back after costs**	**€880**	**€4,840**	**€12,150**
	Average return each year	-20.7%	-5.0%	-0.5%
Favourable scenario	**What you might get back after costs**	**€970**	**€5,180**	**€13,070**
	Average return each year	-3.5%	-2.2%	1.0%
Amount invested over time		**€1,000**	**€5,530**	**€12,580**
Death Scenario		**1 year**	**5 years**	**10 years**
Insured event	**What might your beneficiaries get back after costs**	**€1,000**	**€4,840**	**€12,150**

The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.
The stress scenario shows what you might get back in extreme market circumstances. An unfavourable scenario occurred for an investment between 2015 and 2025. A moderate scenario occurred for an investment between 2014 and 2024. A favourable scenario occurred for an investment between 2016 and 2026.
The performance figures do not include a deduction for Exit Tax but do include a deduction for the government levy.
The premiums payable for your savings policy are liable to a 1% government levy. This levy is collected by Acorn Life and passed to Revenue on your behalf.
Under current Irish law, there is no liability to tax on the life cover benefit, if any, payable under this policy.
The funds in which your policy is invested will grow free of tax. Your policy value will be subject to a potential tax liability every eight years and upon surrender for cash at any time. The tax payable will be based on the amount by which the policy value payable exceeds the premiums which have been paid into the plan at that time, allowing for any tax already paid.
The current (June 2026) tax rate is 38%. However this can be altered by the Government and thus it is the rate applying at the date of payment of tax which determined the tax which will be payable. If you are an Irish resident, we will deduct the tax and pay it to Revenue. If you are no longer resident in Ireland, or are exempt from exit tax for any reason, and have supplied the appropriate Revenue declaration as required we will pay the full amount without deduction of tax.

What happens if Acorn Life DAC is unable to pay out?

All policyholder assets are held separately from Acorn Life's other assets and cannot be used by Acorn Life for our own purposes. Policyholder assets that are invested in managed unit linked funds are set aside and held in trust by an independent custodian, HSBC Securities Services, for the policyholder's benefit at all times and cannot be used by the fund manager or custodian for other activities.
Returns from unit linked funds will vary depending on the type of fund you choose, the geographical region the fund is investing and what type of assets the fund invests in. The value of these funds will reflect the performance of the underlying assets, which will be adversely affected in the event of asset default should any of the institutions with whom money is placed suffer insolvency issues or other financial difficulties. Acorn Life are committed to passing on to you the full value of the amount that we receive from HSBC in respect of your assets.
In accordance with EU solvency legislation, Acorn Life are required to maintain adequate levels of solvency to ensure we can meet our obligations to policyholders at all times. This is monitored internally and reported to the Central Bank of Ireland on a regular basis.
This product is distributed through the tied agent network of Acorn Brokerage Limited, trading as Ask Acorn, which acts as a tied agent of Acorn Life DAC. Ask Acorn Advisors are members of the Investor Compensation Scheme, which is operated by the Investor Compensation Company Limited (ICCL). Therefore, in the event of asset default eligible policyholders may be entitled to claim some of the money they have lost from this scheme.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed:
- The product performs as shown in the moderate scenario
- €1,000 increasing at 5% per year is invested

	If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Total costs	**€137**	**€912**	**€1,942**
Annual cost impact (*)	23.2%	6.9% each year	3.4% each year

(*)This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 2.9% before costs and -0.5% after costs.
We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit		**Annual cost impact if you exit after 10 years**
Entry costs	6% of the first 12 monthly premiums you pay	€20
Exit costs	Exit costs are stated as "N/A" in the next column as they do not apply if you keep the product until the recommended holding period.	N/A
Ongoing costs taken each year		
Management fees and other administrative or operating costs	2.8% of the value of your investment per year. This is an estimate based on actual costs over the last year.	€179
Transaction costs	0.47% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	€27
Incidental costs taken under specific conditions		
Performance fees [and carried interest]	There is no performance fee for this product	€0

How long should I hold it and can I take money out early?

Recommended holding period: 10 years

Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least ten years.
You may cancel the policy at any time and receive the value of the units attaching to it less any tax due. The value of such units may be less than the premiums paid in, particularly during the early years. Once units have been allocated to your policy, you may choose to withdraw some of the value at any time. This will of course mean that any future cash benefits will be reduced.
When we issue you with your policy, you will have a period of 30 days to decide if the policy is exactly what you want. If you have any queries during this period, please contact us at either our local or Head Office address. If you decide you do not wish to proceed with the policy, you can simply inform us of the fact in writing, returning the policy documents and you will receive a full refund of any premium you have paid.
Subsequently, you have the right to cancel your policy at any stage, simply by informing us in writing and returning the policy documents. You will then receive the value of your fund, although note that this could be low or even nil in the early years.
The policy will acquire a surrender value once a premium is paid. The surrender value may remain below the level of premiums paid under the policy, particularly in the early years.

How can I complain?

- You can complain online through https://acornlife.ie/contact-us.html
- You can call us on 091-535700. We're open Monday to Friday from 9am to 5pm.
- You can write to us at – Customer Care Department, Acorn Life DAC, St. Augustine Street, Galway.
- You can email our Customer Care Department at info@acornlife.ie

To help us deal with your complaint, please tell us your policy number and contact details.

Other relevant information

We will inform you if, at any time, we change our name, address, or our legal form. We will also inform you of any significant change to the charges made under the policy. We will confirm any change to your policy as a result of endorsements, premium reviews etc. We will contact you annually to confirm the premium due for the following year, the benefits then in force and the current surrender value under the policy.
We review and republish this Key Information Document each year; you can find the latest version on our website at www.acornlife.ie/key-information-documents.html. On the same webpage we also publish links to past performance data for 4 years, as well as performance scenarios which are based on previous performance and are updated monthly.

Acorn Life Flexible Savings Plan invested in the

Cautiously Managed Fund

Key Information Document

Key Information Document ("KID")

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Product name:	**Acorn Life Flexible Savings Plan invested in the Acorn Life Cautiously Managed Fund**
Manufacturer:	Acorn Life DAC
Contact Details:	www.acornlife.ie ; call 091 535 700 for more information
Competent Authority:	Acorn Life is regulated by the Central Bank of Ireland

The key information document is accurate as at 1 June 2026

What is this product?

Type: This product is a regular premium Unit Linked Life Assurance Policy issued by Acorn Life DAC. The product is primarily designed to enable you to build up a substantial sum of money in the future. In this Key Information Document it is assumed that your chosen investment option is the Acorn Life Cautiously Managed Fund. This fund is managed by HSBC Global Asset Management (UK) Limited. Policies are issued under Irish law, which will govern all the terms of the contract between you and us.

Objectives: Each month, or less regularly if you choose, you pay us the premium due under the policy. We invest the premium on your behalf in the fund(s) of your choice. The Cautiously Managed Fund is invested mainly in fixed income assets issued by governments, agencies, supranationals and corporates. There is also a smaller level of investment in other asset types e.g. equities and cash. Fixed income assets provide greater capital security than equities but may go down as well as up in value. The Cautiously Managed Fund is potentially suitable for investors who have low tolerance for significant falls in fund value and who are happy to accept a lower expected growth rate relative to funds invested primarily in equities.

The fund is divided into a number of units of equal value, which are allocated to each policy. In the early years of the policy, some of the units are used to pay for the life cover benefit each month. Units are also deducted to cover the cost of our continuing to look after your policy each month. The remaining fund is there to provide cash benefits if you choose to surrender your policy in full or in part. You can surrender the policy at any time. We will pay you the value of units less any tax due. The value will be calculated the next business day following receipt of the written request to surrender and any other documents we may require.

Term: Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least 10 years. The regular premium can be further varied if you wish and you can also make extra lump sum payments into your policy. Paying extra lump sums into your policy will enhance your fund and provide extra benefits or a higher ultimate return in due course. We have no right to cancel the policy, except as a result of your failure to disclose material facts at the application stage. As long as you continue to pay the premiums required under the policy, it will continue in force and the life cover benefit will remain. You may stop paying premiums at any time, although in most cases, you may subsequently reinstate the policy.

Intended retail investor: This is a savings product that is designed primarily for those who wish to build up a substantial sum of money to meet a particular savings need(s) in the future e.g. children's education, house/car purchase.

It provides a means to pay regular premiums into a choice of fund or funds, which may be invested in equities, fixed-interest bonds, property-type assets and/or deposits.

This product is aimed mainly at those in the 18-70 age group who are willing to commit to holding the policy for at least 10 years.

It is not designed for those who need protection benefits.

It is a long-term policy with premiums being paid throughout the term. You should not therefore enter into such a commitment unless you are fully satisfied that you can continue to pay premiums for such a period and that the policy, suitably modified as necessary to meet your changing needs, will continue to be appropriate for you.

Insurance benefits: This product also provides a modest level of life cover benefit. Each year, the life cover benefit and the premium will increase by 5% or the rate of inflation if greater, unless you decide you do not wish these increases to take effect.

The amount of your benefits will be specified in your Policy Schedule and the exact terms for the benefits are provided in the Policy Provisions.

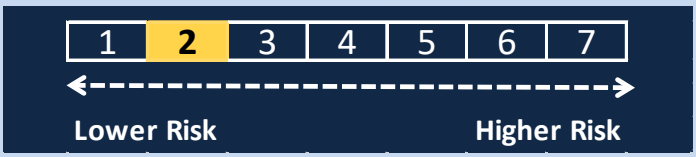
Below we illustrate the potential benefits payable and costs of this product. The figures are based on the following details:

Life Assured:	Non-smoker, aged 35
Premium:	€1,000 per annum increasing by 5% each year
Life Cover Benefit:	€1,000 increasing by 5% each year

What are the risks and what could I get in return?

The risks and returns for this product depend on the choice of investment funds. Please familiarise yourself with the specific information on these and compare their risks and returns using the fund information available at www.acornlife.ie.

Risk Indicator



The risk indicator assumes you keep the product for 10 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less than you invested. In this Key Information Document it is assumed you have invested in the Acorn Life Cautiously Managed Fund.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 2 out of 7, which is a low risk class.

This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact our capacity to pay you.

This product does not include any protection from future market performance so you could lose some or all of your investment.
If we are not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

The performance of the product as a whole depends on the investment funds you choose. We strongly advise you to consult the performance scenarios within the specific Key Information Documents (KIDs) for each investment fund that you consider.
The form and figures shown in the table below have been developed in compliance with the applicable regulation. All calculations are based on assumptions (age of the life assured, holding period, costs, etc). These assumptions are only a possible example among many others.
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.

Recommended holding period:		**10 years**		
Example Investment:		**€1,000 per year increasing by 5% each year**		
		If you exit after 1 year	**If you exit after 5 years**	**If you exit after 10 years**
Survival Scenarios				
Minimum		**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress scenario	**What you might get back after costs**	**€810**	**€4,360**	**€10,000**
	Average return each year	-32.1%	-9.2%	-4.8%
Unfavourable scenario	**What you might get back after costs**	**€810**	**€4,640**	**€11,640**
	Average return each year	-31.4%	-6.7%	-1.5%
Moderate scenario	**What you might get back after costs**	**€880**	**€4,850**	**€12,140**
	Average return each year	-20.2%	-4.9%	-0.6%
Favourable scenario	**What you might get back after costs**	**€930**	**€5,080**	**€13,670**
	Average return each year	-11.3%	-3.0%	2.0%
Amount invested over time		**€1,000**	**€5,530**	**€12,580**
Death Scenario		**1 year**	**5 years**	**10 years**
Insured event	**What might your beneficiaries get back after costs**	**€1,000**	**€4,850**	**€12,140**

The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.
The stress scenario shows what you might get back in extreme market circumstances. An unfavourable scenario occurred for an investment between 2015 and 2025. A moderate scenario occurred for an investment between 2016 and 2026. A favourable scenario occurred for an investment between 2011 and 2021.
The performance figures do not include a deduction for Exit Tax but do include a deduction for the government levy.
The premiums payable for your savings policy are liable to a 1% government levy. This levy is collected by Acorn Life and passed to Revenue on your behalf.
Under current Irish law, there is no liability to tax on the life cover benefit, if any, payable under this policy.
The funds in which your policy is invested will grow free of tax. Your policy value will be subject to a potential tax liability every eight years and upon surrender for cash at any time. The tax payable will be based on the amount by which the policy value payable exceeds the premiums which have been paid into the plan at that time, allowing for any tax already paid.
The current (June 2026) tax rate is 38%. However this can be altered by the Government and thus it is the rate applying at the date of payment of tax which determined the tax which will be payable. If you are an Irish resident, we will deduct the tax and pay it to Revenue. If you are no longer resident in Ireland, or are exempt from exit tax for any reason, and have supplied the appropriate Revenue declaration as required we will pay the full amount without deduction of tax.

What happens if Acorn Life DAC is unable to pay out?

All policyholder assets are held separately from Acorn Life's other assets and cannot be used by Acorn Life for our own purposes. Policyholder assets that are invested in managed unit linked funds are set aside and held in trust by an independent custodian, HSBC Securities Services, for the policyholder's benefit at all times and cannot be used by the fund manager or custodian for other activities.
Returns from unit linked funds will vary depending on the type of fund you choose, the geographical region the fund is investing and what type of assets the fund invests in. The value of these funds will reflect the performance of the underlying assets, which will be adversely affected in the event of asset default should any of the institutions with whom money is placed suffer insolvency issues or other financial difficulties. Acorn Life are committed to passing on to you the full value of the amount that we receive from HSBC in respect of your assets.
In accordance with EU solvency legislation, Acorn Life are required to maintain adequate levels of solvency to ensure we can meet our obligations to policyholders at all times. This is monitored internally and reported to the Central Bank of Ireland on a regular basis.
This product is distributed through the tied agent network of Acorn Brokerage Limited, trading as Ask Acorn, which acts as a tied agent of Acorn Life DAC. Ask Acorn Advisors are members of the Investor Compensation Scheme, which is operated by the Investor Compensation Company Limited (ICCL). Therefore, in the event of asset default eligible policyholders may be entitled to claim some of the money they have lost from this scheme.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed:
- The product performs as shown in the moderate scenario
- €1,000 increasing at 5% per year is invested

	If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Total costs	**€132**	**€791**	**€1,400**
Annual cost impact (*)	22.3%	5.9% each year	2.4% each year

(*)This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 1.8% before costs and -0.6% after costs.
We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit		**Annual cost impact if you exit after 10 years**
Entry costs	6% of the first 12 monthly premiums you pay	€20
Exit costs	Exit costs are stated as "N/A" in the next column as they do not apply if you keep the product until the recommended holding period.	N/A
Ongoing costs taken each year		
Management fees and other administrative or operating costs	2.2% of the value of your investment per year. This is an estimate based on actual costs over the last year.	€133
Transaction costs	0.06% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	€3
Incidental costs taken under specific conditions		
Performance fees [and carried interest]	There is no performance fee for this product	€0

How long should I hold it and can I take money out early?

Recommended holding period: 10 years

Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least ten years.
You may cancel the policy at any time and receive the value of the units attaching to it less any tax due. The value of such units may be less than the premiums paid in, particularly during the early years. Once units have been allocated to your policy, you may choose to withdraw some of the value at any time. This will of course mean that any future cash benefits will be reduced.
When we issue you with your policy, you will have a period of 30 days to decide if the policy is exactly what you want. If you have any queries during this period, please contact us at either our local or Head Office address. If you decide you do not wish to proceed with the policy, you can simply inform us of the fact in writing, returning the policy documents and you will receive a full refund of any premium you have paid.
Subsequently, you have the right to cancel your policy at any stage, simply by informing us in writing and returning the policy documents. You will then receive the value of your fund, although note that this could be low or even nil in the early years.
The policy will acquire a surrender value once a premium is paid. The surrender value may remain below the level of premiums paid under the policy, particularly in the early years.

How can I complain?

- You can complain online through https://acornlife.ie/contact-us.html
- You can call us on 091-535700. We're open Monday to Friday from 9am to 5pm.
- You can write to us at – Customer Care Department, Acorn Life DAC, St. Augustine Street, Galway.
- You can email our Customer Care Department at info@acornlife.ie

To help us deal with your complaint, please tell us your policy number and contact details.

Other relevant information

We will inform you if, at any time, we change our name, address, or our legal form. We will also inform you of any significant change to the charges made under the policy. We will confirm any change to your policy as a result of endorsements, premium reviews etc. We will contact you annually to confirm the premium due for the following year, the benefits then in force and the current surrender value under the policy. We review and republish this Key Information Document each year; you can find the latest version on our website at www.acornlife.ie/key-information-documents.html. On the same webpage we also publish links to past performance data for 10 years, as well as performance scenarios which are based on previous performance and are updated monthly.

Acorn Life Flexible Savings Plan invested in the

Managed Fund

Key Information Document

Key Information Document ("KID")

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Product name:	**Acorn Life Flexible Savings Plan invested in the Acorn Life Managed Fund**
Manufacturer:	Acorn Life DAC
Contact Details:	www.acornlife.ie ; call 091 535 700 for more information
Competent Authority:	Acorn Life is regulated by the Central Bank of Ireland

The key information document is accurate as at 1 June 2026

What is this product?

Type: This product is a regular premium Unit Linked Life Assurance Policy issued by Acorn Life DAC. The product is primarily designed to enable you to build up a substantial sum of money in the future. In this Key Information Document it is assumed that your chosen investment option is the Acorn Life Managed Fund. This fund is managed by HSBC Global Asset Management (UK) Limited. Policies are issued under Irish law, which will govern all the terms of the contract between you and us.

Objectives: Each month, or less regularly if you choose, you pay us the premium due under the policy. We invest the premium on your behalf in the fund(s) of your choice. As already stated above, this document assumes that your chosen investment option is the Acorn Life Managed Fund. The Managed Fund is invested mainly in equities, equity related and bond securities with lower levels of investment in other asset types. The Managed Fund is for the investor who is looking for a spread of investment and long term growth. Through a carefully managed selection of equities and securities the fund aims to outperform returns from banks and building societies.
The fund is divided into a number of units of equal value, which are allocated to each policy. In the early years of the policy, some of the units are used to pay for the life cover benefit each month. Units are also deducted to cover the cost of our continuing to look after your policy each month. The remaining fund is there to provide cash benefits if you choose to surrender your policy in full or in part. You can surrender the policy at any time. We will pay you the value of units less any tax due. The value will be calculated the next business day following receipt of the written request to surrender and any other documents we may require.

Term: Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least 10 years. The regular premium can be further varied if you wish and you can also make extra lump sum payments into your policy. Paying extra lump sums into your policy will enhance your fund and provide extra benefits or a higher ultimate return in due course. We have no right to cancel the policy, except as a result of your failure to disclose material facts at the application stage. As long as you continue to pay the premiums required under the policy, it will continue in force and the life cover benefit will remain. You may stop paying premiums at any time, although in most cases, you may subsequently reinstate the policy.

Intended retail investor: This is a savings product that is designed primarily for those who wish to build up a substantial sum of money to meet a particular savings need(s) in the future e.g. children's education, house/car purchase.
It provides a means to pay regular premiums into a choice of fund or funds, which may be invested in equities, fixed-interest bonds, property-type assets and/or deposits.
This product is aimed mainly at those in the 18-70 age group who are willing to commit to holding the policy for at least 10 years.
It is not designed for those who need protection benefits.
It is a long-term policy with premiums being paid throughout the term. You should not therefore enter into such a commitment unless you are fully satisfied that you can continue to pay premiums for such a period and that the policy, suitably modified as necessary to meet your changing needs, will continue to be appropriate for you.

Insurance benefits: This product also provides a modest level of life cover benefit. Each year, the life cover benefit and the premium will increase by 5% or the rate of inflation if greater, unless you decide you do not wish these increases to take effect.
The amount of your benefits will be specified in your Policy Schedule and the exact terms for the benefits are provided in the Policy Provisions.
Below we illustrate the potential benefits payable and costs of this product. The figures are based on the following details:

Life Assured:	Non-smoker, aged 35
Premium:	€1,000 per annum increasing by 5% each year
Life Cover Benefit:	€1,000 increasing by 5% each year

What are the risks and what could I get in return?

The risks and returns for this product depend on the choice of investment funds. Please familiarise yourself with the specific information on these and compare their risks and returns using the fund information available at www.acornlife.ie.

Risk Indicator

The risk indicator assumes you keep the product for 10 years. The actual risk can vary significantly if you cash in at an early stage and you may get

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 3 out of 7, which is a medium-low risk class.

back less than you invested. In this Key Information Document it is assumed you have invested in the Acorn Life Managed Fund.

This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact our capacity to pay you.

This product does not include any protection from future market performance so you could lose some or all of your investment.
If we are not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

The performance of the product as a whole depends on the investment funds you choose. We strongly advise you to consult the performance scenarios within the specific Key Information Documents (KIDs) for each investment fund that you consider.
The form and figures shown in the table below have been developed in compliance with the applicable regulation. All calculations are based on assumptions (age of the life assured, holding period, costs, etc). These assumptions are only a possible example among many others.
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.

Recommended holding period:		**10 years**		
Example Investment:		**€1,000 per year increasing by 5% each year**		
		If you exit after 1 year	**If you exit after 5 years**	**If you exit after 10 years**
Survival Scenarios				
Minimum		**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress scenario	**What you might get back after costs**	**€690**	**€3,770**	**€8,210**
	Average return each year	-50.6%	-15.1%	-9.4%
Unfavourable scenario	**What you might get back after costs**	**€790**	**€5,050**	**€13,140**
	Average return each year	-34.6%	-3.3%	1.2%
Moderate scenario	**What you might get back after costs**	**€890**	**€5,420**	**€14,840**
	Average return each year	-17.5%	-0.3%	3.7%
Favourable scenario	**What you might get back after costs**	**€1,020**	**€6,090**	**€17,460**
	Average return each year	6.3%	4.4%	7.1%
Amount invested over time		**€1,000**	**€5,530**	**€12,580**
Death Scenario		**1 year**	**5 years**	**10 years**
Insured event	**What might your beneficiaries get back after costs**	**€1,000**	**€5,420**	**€14,840**

The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.
The stress scenario shows what you might get back in extreme market circumstances. An unfavourable scenario occurred for an investment between 2015 and 2025. A moderate scenario occurred for an investment between 2013 and 2023. A favourable scenario occurred for an investment between 2011 and 2021.
The performance figures do not include a deduction for Exit Tax but do include a deduction for the government levy.
The premiums payable for your savings policy are liable to a 1% government levy. This levy is collected by Acorn Life and passed to Revenue on your behalf.
Under current Irish law, there is no liability to tax on the life cover benefit, if any, payable under this policy.
The funds in which your policy is invested will grow free of tax. Your policy value will be subject to a potential tax liability every eight years and upon surrender for cash at any time. The tax payable will be based on the amount by which the policy value payable exceeds the premiums which have been paid into the plan at that time, allowing for any tax already paid.
The current (June 2026) tax rate is 38%. However this can be altered by the Government and thus it is the rate applying at the date of payment of tax which determined the tax which will be payable. If you are an Irish resident, we will deduct the tax and pay it to Revenue. If you are no longer resident in Ireland, or are exempt from exit tax for any reason, and have supplied the appropriate Revenue declaration as required we will pay the full amount without deduction of tax.

What happens if Acorn Life DAC is unable to pay out?

All policyholder assets are held separately from Acorn Life's other assets and cannot be used by Acorn Life for our own purposes. Policyholder assets that are invested in managed unit linked funds are set aside and held in trust by an independent custodian, HSBC Securities Services, for the policyholder's benefit at all times and cannot be used by the fund manager or custodian for other activities.
Returns from unit linked funds will vary depending on the type of fund you choose, the geographical region the fund is investing and what type of assets the fund invests in. The value of these funds will reflect the performance of the underlying assets, which will be adversely affected in the event of asset default should any of the institutions with whom money is placed suffer insolvency issues or other financial difficulties. Acorn Life are committed to passing on to you the full value of the amount that we receive from HSBC in respect of your assets.
In accordance with EU solvency legislation, Acorn Life are required to maintain adequate levels of solvency to ensure we can meet our obligations to policyholders at all times. This is monitored internally and reported to the Central Bank of Ireland on a regular basis.
This product is distributed through the tied agent network of Acorn Brokerage Limited, trading as Ask Acorn, which acts as a tied agent of Acorn Life DAC. Ask Acorn Advisors are members of the Investor Compensation Scheme, which is operated by the Investor Compensation Company Limited (ICCL). Therefore, in the event of asset default eligible policyholders may be entitled to claim some of the money they have lost from this scheme.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed:
- The product performs as shown in the moderate scenario
- €1,000 increasing at 5% per year is invested

	If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Total costs	**€132**	**€801**	**€1,348**
Annual cost impact (*)	22.9%	6.0% each year	2.4% each year

(*)This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 6.1% before costs and 3.7% after costs.
We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit		**Annual cost impact if you exit after 10 years**
Entry costs	6% of the first 12 monthly premiums you pay	€25
Exit costs	Exit costs are stated as "N/A" in the next column as they do not apply if you keep the product until the recommended holding period.	N/A
Ongoing costs taken each year		
Management fees and other administrative or operating costs	2.2% of the value of your investment per year. This is an estimate based on actual costs over the last year.	€169
Transaction costs	0.07% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	€5
Incidental costs taken under specific conditions		
Performance fees [and carried interest]	There is no performance fee for this product	€0

How long should I hold it and can I take money out early?

Recommended holding period: 10 years

Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least ten years.
You may cancel the policy at any time and receive the value of the units attaching to it less any tax due. The value of such units may be less than the premiums paid in, particularly during the early years. Once units have been allocated to your policy, you may choose to withdraw some of the value at any time. This will of course mean that any future cash benefits will be reduced.
When we issue you with your policy, you will have a period of 30 days to decide if the policy is exactly what you want. If you have any queries during this period, please contact us at either our local or Head Office address. If you decide you do not wish to proceed with the policy, you can simply inform us of the fact in writing, returning the policy documents and you will receive a full refund of any premium you have paid.
Subsequently, you have the right to cancel your policy at any stage, simply by informing us in writing and returning the policy documents. You will then receive the value of your fund, although note that this could be low or even nil in the early years.
The policy will acquire a surrender value once a premium is paid. The surrender value may remain below the level of premiums paid under the policy, particularly in the early years.

How can I complain?

- You can complain online through https://acornlife.ie/contact-us.html
- You can call us on 091-535700. We're open Monday to Friday from 9am to 5pm.
- You can write to us at – Customer Care Department, Acorn Life DAC, St. Augustine Street, Galway.
- You can email our Customer Care Department at info@acornlife.ie

To help us deal with your complaint, please tell us your policy number and contact details.

Other relevant information

We will inform you if, at any time, we change our name, address, or our legal form. We will also inform you of any significant change to the charges made under the policy. We will confirm any change to your policy as a result of endorsements, premium reviews etc. We will contact you annually to confirm the premium due for the following year, the benefits then in force and the current surrender value under the policy. We review and republish this Key Information Document each year; you can find the latest version on our website at https://acornlife.ie/key-information-documents.html. On the same webpage we also publish links to past performance data for 10 years, as well as performance scenarios which are based on previous performance and are updated monthly.

Acorn Life Flexible Savings Plan invested in the

Managed Growth Fund

Key Information Document

Key Information Document ("KID")

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Product name:	**Acorn Life Flexible Savings Plan invested in the Acorn Life Managed Growth Fund**
Manufacturer:	Acorn Life DAC
Contact Details:	www.acornlife.ie ; call 091 535 700 for more information
Competent Authority:	Acorn Life is regulated by the Central Bank of Ireland

The key information document is accurate as at 1 June 2026

What is this product?

Type: This product is a regular premium Unit Linked Life Assurance Policy issued by Acorn Life DAC. The product is primarily designed to enable you to build up a substantial sum of money in the future. In this Key Information Document it is assumed that your chosen investment option is the Acorn Life Managed Growth Fund. This fund is managed by HSBC Global Asset Management (UK) Limited. Policies are issued under Irish law, which will govern all the terms of the contract between you and us.

Objectives: Each month, or less regularly if you choose, you pay us the premium due under the policy. We invest the premium on your behalf in the fund(s) of your choice. As already stated above, this document assumes that your chosen investment option is the Acorn Life Managed Growth Fund. The Managed Growth Fund is mainly invested in equities due to the long-term growth opportunities of this strategy but there is also some investment in bond securities and other asset types. The Managed Growth Fund is for the more adventurous investor. It aims for a higher return than the Managed Fund through investing more heavily in equities.
The fund is divided into a number of units of equal value, which are allocated to each policy. In the early years of the policy, some of the units are used to pay for the life cover benefit each month. Units are also deducted to cover the cost of our continuing to look after your policy each month. The remaining fund is there to provide cash benefits if you choose to surrender your policy in full or in part. You can surrender the policy at any time. We will pay you the value of units less any tax due. The value will be calculated the next business day following receipt of the written request to surrender and any other documents we may require.

Term: Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least 10 years. The regular premium can be further varied if you wish and you can also make extra lump sum payments into your policy. Paying extra lump sums into your policy will enhance your fund and provide extra benefits or a higher ultimate return in due course. We have no right to cancel the policy, except as a result of your failure to disclose material facts at the application stage. As long as you continue to pay the premiums required under the policy, it will continue in force and the life cover benefit will remain. You may stop paying premiums at any time, although in most cases, you may subsequently reinstate the policy.

Intended retail investor: This is a savings product that is designed primarily for those who wish to build up a substantial sum of money to meet a particular savings need(s) in the future e.g. children's education, house/car purchase.
It provides a means to pay regular premiums into a choice of fund or funds, which may be invested in equities, fixed-interest bonds, property-type assets and/or deposits.
This product is aimed mainly at those in the 18-70 age group who are willing to commit to holding the policy for at least 10 years.
It is not designed for those who need protection benefits.
It is a long-term policy with premiums being paid throughout the term. You should not therefore enter into such a commitment unless you are fully satisfied that you can continue to pay premiums for such a period and that the policy, suitably modified as necessary to meet your changing needs, will continue to be appropriate for you.

Insurance benefits: This product also provides a modest level of life cover benefit. Each year, the life cover benefit and the premium will increase by 5% or the rate of inflation if greater, unless you decide you do not wish these increases to take effect.
The amount of your benefits will be specified in your Policy Schedule and the exact terms for the benefits are provided in the Policy Provisions.
Below we illustrate the potential benefits payable and costs of this product. The figures are based on the following details:

Life Assured:	Non-smoker, aged 35
Premium:	€1,000 per annum increasing by 5% each year
Life Cover Benefit:	€1,000 increasing by 5% each year

What are the risks and what could I get in return?

The risks and returns for this product depend on the choice of investment funds. Please familiarise yourself with the specific information on these and compare their risks and returns using the fund information available at www.acornlife.ie.

Risk Indicator

The risk indicator assumes you keep the product for 10 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less than you invested. In this Key Information Document it is assumed you have invested in the Acorn Life Managed Growth Fund.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 4 out of 7, which is a medium risk class.

This rates the potential losses from future performance at a medium level, and poor market conditions could impact our capacity to pay you.

This product does not include any protection from future market performance so you could lose some or all of your investment.
If we are not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

The performance of the product as a whole depends on the investment funds you choose. We strongly advise you to consult the performance scenarios within the specific Key Information Documents (KIDs) for each investment fund that you consider.
The form and figures shown in the table below have been developed in compliance with the applicable regulation. All calculations are based on assumptions (age of the life assured, holding period, costs, etc). These assumptions are only a possible example among many others.
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.

Recommended holding period:		**10 years**		
Example Investment:		**€1,000 per year increasing by 5% each year**		
		If you exit after 1 year	**If you exit after 5 years**	**If you exit after 10 years**
Survival Scenarios				
Minimum		**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress scenario	**What you might get back after costs**	**€630**	**€3,480**	**€7,390**
	Average return each year	-59.7%	-18.3%	-11.8%
Unfavourable scenario	**What you might get back after costs**	**€770**	**€5,200**	**€13,740**
	Average return each year	-37.9%	-2.1%	2.1%
Moderate scenario	**What you might get back after costs**	**€900**	**€5,700**	**€16,000**
	Average return each year	-16.6%	1.7%	5.3%
Favourable scenario	**What you might get back after costs**	**€1,070**	**€6,600**	**€18,940**
	Average return each year	15.7%	7.7%	8.8%
Amount invested over time		**€1,000**	**€5,530**	**€12,580**
Death Scenario		**1 year**	**5 years**	**10 years**
Insured event	**What might your beneficiaries get back after costs**	**€1,000**	**€5,700**	**€16,000**

The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.
The stress scenario shows what you might get back in extreme market circumstances. An unfavourable scenario occurred for an investment between 2015 and 2025. A moderate scenario occurred for an investment between 2016 and 2026. A favourable scenario occurred for an investment between 2011 and 2021.
The performance figures do not include a deduction for Exit Tax but do include a deduction for the government levy.
The premiums payable for your savings policy are liable to a 1% government levy. This levy is collected by Acorn Life and passed to Revenue on your behalf.
Under current Irish law, there is no liability to tax on the life cover benefit, if any, payable under this policy.
The funds in which your policy is invested will grow free of tax. Your policy value will be subject to a potential tax liability every eight years and upon surrender for cash at any time. The tax payable will be based on the amount by which the policy value payable exceeds the premiums which have been paid into the plan at that time, allowing for any tax already paid.
The current (June 2026) tax rate is 38%. However this can be altered by the Government and thus it is the rate applying at the date of payment of tax which determined the tax which will be payable. If you are an Irish resident, we will deduct the tax and pay it to Revenue. If you are no longer resident in Ireland, or are exempt from exit tax for any reason, and have supplied the appropriate Revenue declaration as required we will pay the full amount without deduction of tax.

What happens if Acorn Life DAC is unable to pay out?

All policyholder assets are held separately from Acorn Life's other assets and cannot be used by Acorn Life for our own purposes. Policyholder assets that are invested in managed unit linked funds are set aside and held in trust by an independent custodian, HSBC Securities Services, for the policyholder's benefit at all times and cannot be used by the fund manager or custodian for other activities.
Returns from unit linked funds will vary depending on the type of fund you choose, the geographical region the fund is investing and what type of assets the fund invests in. The value of these funds will reflect the performance of the underlying assets, which will be adversely affected in the event of asset default should any of the institutions with whom money is placed suffer insolvency issues or other financial difficulties. Acorn Life are committed to passing on to you the full value of the amount that we receive from HSBC in respect of your assets.
In accordance with EU solvency legislation, Acorn Life are required to maintain adequate levels of solvency to ensure we can meet our obligations to policyholders at all times. This is monitored internally and reported to the Central Bank of Ireland on a regular basis.
This product is distributed through the tied agent network of Acorn Brokerage Limited, trading as Ask Acorn, which acts as a tied agent of Acorn Life DAC. Ask Acorn Advisors are members of the Investor Compensation Scheme, which is operated by the Investor Compensation Company Limited (ICCL). Therefore, in the event of asset default eligible policyholders may be entitled to claim some of the money they have lost from this scheme.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed:

- The product performs as shown in the moderate scenario
- €1,000 increasing at 5% per year is invested

	If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Total costs	**€132**	**€804**	**€1,320**
Annual cost impact (*)	23.1%	6% each year	2.4% each year

(*)This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 7.7% before costs and 5.3% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit		**Annual cost impact if you exit after 10 years**
Entry costs	6% of the first 12 monthly premiums you pay	€27
Exit costs	Exit costs are stated as "N/A" in the next column as they do not apply if you keep the product until the recommended holding period.	N/A
Ongoing costs taken each year		
Management fees and other administrative or operating costs	2.2% of the value of your investment per year. This is an estimate based on actual costs over the last year.	€184
Transaction costs	0.07% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	€5
Incidental costs taken under specific conditions		
Performance fees [and carried interest]	There is no performance fee for this product	€0

How long should I hold it and can I take money out early?

Recommended holding period: 10 years

Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least ten years.

You may cancel the policy at any time and receive the value of the units attaching to it less any tax due. The value of such units may be less than the premiums paid in, particularly during the early years. Once units have been allocated to your policy, you may choose to withdraw some of the value at any time. This will of course mean that any future cash benefits will be reduced.

When we issue you with your policy, you will have a period of 30 days to decide if the policy is exactly what you want. If you have any queries during this period, please contact us at either our local or Head Office address. If you decide you do not wish to proceed with the policy, you can simply inform us of the fact in writing, returning the policy documents and you will receive a full refund of any premium you have paid.

Subsequently, you have the right to cancel your policy at any stage, simply by informing us in writing and returning the policy documents. You will then receive the value of your fund, although note that this could be low or even nil in the early years.

The policy will acquire a surrender value once a premium is paid. The surrender value may remain below the level of premiums paid under the policy, particularly in the early years.

How can I complain?

- You can complain online through https://acornlife.ie/contact-us.html
- You can call us on 091-535700. We're open Monday to Friday from 9am to 5pm.
- You can write to us at – Customer Care Department, Acorn Life DAC, St. Augustine Street, Galway.
- You can email our Customer Care Department at info@acornlife.ie

To help us deal with your complaint, please tell us your policy number and contact details.

Other relevant information

We will inform you if, at any time, we change our name, address, or our legal form. We will also inform you of any significant change to the charges made under the policy. We will confirm any change to your policy as a result of endorsements, premium reviews etc. We will contact you annually to confirm the premium due for the following year, the benefits then in force and the current surrender value under the policy.

We review and republish this Key Information Document each year; you can find the latest version on our website at https://acornlife.ie/key-information-documents.html. On the same webpage we also publish links to past performance data for 10 years, as well as performance scenarios which are based on previous performance and are updated monthly.

Acorn Life Flexible Savings Plan invested in the

Managed High Equity Fund

Key Information Document

Key Information Document ("KID")

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Product name:	**Acorn Life Flexible Savings Plan invested in the Acorn Life Managed High Equity Fund**
Manufacturer:	Acorn Life DAC
Contact Details:	www.acornlife.ie ; call 091 535 700 for more information
Competent Authority:	Acorn Life is regulated by the Central Bank of Ireland

The key information document is accurate as at 1 June 2026

What is this product?

Type: This product is a regular premium Unit Linked Life Assurance Policy issued by Acorn Life DAC. The product is primarily designed to enable you to build up a substantial sum of money in the future. In this Key Information Document it is assumed that your chosen investment option is the Acorn Life Managed High Equity Fund. This fund is managed by HSBC Global Asset Management (UK) Limited. Policies are issued under Irish law, which will govern all the terms of the contract between you and us.

Objectives: Each month, or less regularly if you choose, you pay us the premium due under the policy. We invest the premium on your behalf in the fund(s) of your choice. As already stated above, this document assumes that your chosen investment option is the Acorn Life Managed High Equity Fund. This fund is invested primarily in equities but it may also hold small levels of investment in other asset types e.g. fixed income assets, property, cash. The Managed High Equity Fund ("the Fund") is potentially suitable for investors who are willing to accept a medium to high level of risk, with associated rises and falls in value, for the prospect of a higher expected return over the medium to long-term.

The fund is divided into a number of units of equal value, which are allocated to each policy. In the early years of the policy, some of the units are used to pay for the life cover benefit each month. Units are also deducted to cover the cost of our continuing to look after your policy each month. The remaining fund is there to provide cash benefits if you choose to surrender your policy in full or in part. You can surrender the policy at any time. We will pay you the value of units less any tax due. The value will be calculated the next business day following receipt of the written request to surrender and any other documents we may require.

Term: Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least 10 years. The regular premium can be further varied if you wish and you can also make extra lump sum payments into your policy. Paying extra lump sums into your policy will enhance your fund and provide extra benefits or a higher ultimate return in due course. We have no right to cancel the policy, except as a result of your failure to disclose material facts at the application stage. As long as you continue to pay the premiums required under the policy, it will continue in force and the life cover benefit will remain. You may stop paying premiums at any time, although in most cases, you may subsequently reinstate the policy.

Intended retail investor: This is a savings product that is designed primarily for those who wish to build up a substantial sum of money to meet a particular savings need(s) in the future e.g. children's education, house/car purchase.

It provides a means to pay regular premiums into a choice of fund or funds, which may be invested in equities, fixed-interest bonds, property-type assets and/or deposits.

This product is aimed mainly at those in the 18-70 age group who are willing to commit to holding the policy for at least 10 years. It is not designed for those who need protection benefits.

It is a long-term policy with premiums being paid throughout the term. You should not therefore enter into such a commitment unless you are fully satisfied that you can continue to pay premiums for such a period and that the policy, suitably modified as necessary to meet your changing needs, will continue to be appropriate for you.

Insurance benefits: This product also provides a modest level of life cover benefit. Each year, the life cover benefit and the premium will increase by 5% or the rate of inflation if greater, unless you decide you do not wish these increases to take effect.

The amount of your benefits will be specified in your Policy Schedule and the exact terms for the benefits are provided in the Policy Provisions.

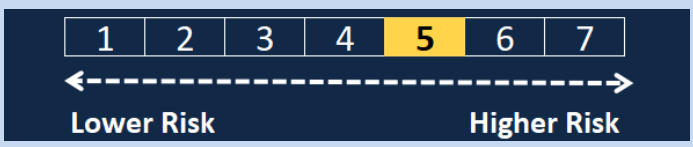
Below we illustrate the potential benefits payable and costs of this product. The figures are based on the following details:

Life Assured:	Non-smoker, aged 35
Premium:	€1,000 per annum increasing by 5% each year
Life Cover Benefit:	€1,000 increasing by 5% each year

What are the risks and what could I get in return?

The risks and returns for this product depend on the choice of investment funds. Please familiarise yourself with the specific information on these and compare their risks and returns using the fund information available at www.acornlife.ie.

Risk Indicator



The risk indicator assumes you keep the product for 10 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less than you invested. In this Key Information Document it is assumed you have invested in the Acorn Life Managed High Equity Fund.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 5 out of 7, which is a medium-high risk class.

This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact our capacity to pay you.

This product does not include any protection from future market performance so you could lose some or all of your investment.
If we are not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

The performance of the product as a whole depends on the investment funds you choose. We strongly advise you to consult the performance scenarios within the specific Key Information Documents (KIDs) for each investment fund that you consider.
The form and figures shown in the table below have been developed in compliance with the applicable regulation. All calculations are based on assumptions (age of the life assured, holding period, costs, etc). These assumptions are only a possible example among many others.
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.

Recommended holding period: **Example Investment:**		**10 years** **€1,000 per year increasing by 5% each year**		
		If you exit after 1 year	**If you exit after 5 years**	**If you exit after 10 years**
Survival Scenarios				
Minimum		**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress scenario	**What you might get back after costs**	**€570**	**€3,250**	**€6,750**
	Average return each year	-66.7%	-21.0%	-14.1%
Unfavourable scenario	**What you might get back after costs**	**€800**	**€5,350**	**€15,640**
	Average return each year	-34.0%	-0.9%	4.8%
Moderate scenario	**What you might get back after costs**	**€910**	**€5,880**	**€17,890**
	Average return each year	-14.8%	3.0%	7.6%
Favourable scenario	**What you might get back after costs**	**€1,070**	**€6,630**	**€20,260**
	Average return each year	14.6%	7.9%	10.1%
Amount invested over time		**€1,000**	**€5,530**	**€12,580**
Death Scenario		**1 year**	**5 years**	**10 years**
Insured event	**What might your beneficiaries get back after costs**	**€1,000**	**€5,880**	**€17,890**

The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.
The stress scenario shows what you might get back in extreme market circumstances. An unfavourable scenario occurred for an investment between 2015 and 2025. A moderate scenario occurred for an investment between 2015 and 2025. A favourable scenario occurred for an investment between 2011 and 2021.
The performance figures do not include a deduction for Exit Tax but do include a deduction for the government levy.
The premiums payable for your savings policy are liable to a 1% government levy. This levy is collected by Acorn Life and passed to Revenue on your behalf.
Under current Irish law, there is no liability to tax on the life cover benefit, if any, payable under this policy.
The funds in which your policy is invested will grow free of tax. Your policy value will be subject to a potential tax liability every eight years and upon surrender for cash at any time. The tax payable will be based on the amount by which the policy value payable exceeds the premiums which have been paid into the plan at that time, allowing for any tax already paid.
The current (June 2026) tax rate is 38%. However this can be altered by the Government and thus it is the rate applying at the date of payment of tax which determined the tax which will be payable. If you are an Irish resident, we will deduct the tax and pay it to Revenue. If you are no longer resident in Ireland, or are exempt from exit tax for any reason, and have supplied the appropriate Revenue declaration as required we will pay the full amount without deduction of tax.

What happens if Acorn Life DAC is unable to pay out?

All policyholder assets are held separately from Acorn Life's other assets and cannot be used by Acorn Life for our own purposes. Policyholder assets that are invested in managed unit linked funds are set aside and held in trust by an independent custodian, HSBC Securities Services, for the policyholder's benefit at all times and cannot be used by the fund manager or custodian for other activities.
Returns from unit linked funds will vary depending on the type of fund you choose, the geographical region the fund is investing and what type of assets the fund invests in. The value of these funds will reflect the performance of the underlying assets, which will be adversely affected in the event of asset default should any of the institutions with whom money is placed suffer insolvency issues or other financial difficulties. Acorn Life are committed to passing on to you the full value of the amount that we receive from HSBC in respect of your assets.
In accordance with EU solvency legislation, Acorn Life are required to maintain adequate levels of solvency to ensure we can meet our obligations to policyholders at all times. This is monitored internally and reported to the Central Bank of Ireland on a regular basis.
This product is distributed through the tied agent network of Acorn Brokerage Limited, trading as Ask Acorn, which acts as a tied agent of Acorn Life DAC. Ask Acorn Advisors are members of the Investor Compensation Scheme, which is operated by the Investor Compensation Company Limited (ICCL). Therefore, in the event of asset default eligible policyholders may be entitled to claim some of the money they have lost from this scheme.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.
We have assumed:
- The product performs as shown in the moderate scenario
- €1,000 increasing at 5% per year is invested

	If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Total costs	**€132**	**€806**	**€1,273**
Annual cost impact (*)	23.5%	6.0% each year	2.4% each year

(*)This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 10.0% before costs and 7.6% after costs.
We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit		**Annual cost impact if you exit after 10 years**
Entry costs	6% of the first 12 monthly premiums you pay	€30
Exit costs	Exit costs are stated as "N/A" in the next column as they do not apply if you keep the product until the recommended holding period.	N/A
Ongoing costs taken each year		
Management fees and other administrative or operating costs	2.2% of the value of your investment per year. This is an estimate based on actual costs over the last year.	€209
Transaction costs	0.06% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	€6
Incidental costs taken under specific conditions		
Performance fees [and carried interest]	There is no performance fee for this product	€0

How long should I hold it and can I take money out early?

Recommended holding period: 10 years

Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least ten years.
You may cancel the policy at any time and receive the value of the units attaching to it less any tax due. The value of such units may be less than the premiums paid in, particularly during the early years. Once units have been allocated to your policy, you may choose to withdraw some of the value at any time. This will of course mean that any future cash benefits will be reduced.
When we issue you with your policy, you will have a period of 30 days to decide if the policy is exactly what you want. If you have any queries during this period, please contact us at either our local or Head Office address. If you decide you do not wish to proceed with the policy, you can simply inform us of the fact in writing, returning the policy documents and you will receive a full refund of any premium you have paid.
Subsequently, you have the right to cancel your policy at any stage, simply by informing us in writing and returning the policy documents. You will then receive the value of your fund, although note that this could be low or even nil in the early years.
The policy will acquire a surrender value once a premium is paid. The surrender value may remain below the level of premiums paid under the policy, particularly in the early years.

How can I complain?

- You can complain online through https://acornlife.ie/contact-us.html
- You can call us on 091-535700. We're open Monday to Friday from 9am to 5pm.
- You can write to us at – Customer Care Department, Acorn Life DAC, St. Augustine Street, Galway.
- You can email our Customer Care Department at info@acornlife.ie

To help us deal with your complaint, please tell us your policy number and contact details.

Other relevant information

We will inform you if, at any time, we change our name, address, or our legal form. We will also inform you of any significant change to the charges made under the policy. We will confirm any change to your policy as a result of endorsements, premium reviews etc. We will contact you annually to confirm the premium due for the following year, the benefits then in force and the current surrender value under the policy. We review and republish this Key Information Document each year; you can find the latest version on our website at https://acornlife.ie/key-information-documents.html. On the same webpage we also publish links to past performance data for 3 years, as well as performance scenarios which are based on previous performance and are updated monthly.

Acorn Life Flexible Savings Plan invested in the

Deposit Fund

Key Information Document

Key Information Document ("KID")

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Product name:	**Acorn Life Flexible Savings Plan invested in the Acorn Life Deposit Fund**
Manufacturer:	Acorn Life DAC
Contact Details:	www.acornlife.ie ; call 091 535 700 for more information
Competent Authority:	Acorn Life is regulated by the Central Bank of Ireland

The key information document is accurate as at 1 June 2026

What is this product?

Type: This product is a regular premium Unit Linked Life Assurance Policy issued by Acorn Life DAC. The product is primarily designed to enable you to build up a substantial sum of money in the future. In this Key Information Document it is assumed that your chosen investment option is the Acorn Life Deposit Fund. Policies are issued under Irish law, which will govern all the terms of the contract between you and us. This fund is managed by HSBC Global Asset Management (UK) Limited.

Objectives: Each month, or less regularly if you choose, you pay us the premium due under the policy. We invest the premium on your behalf in the fund(s) of your choice. As already stated above, this document assumes that your chosen investment option is the Acorn Life Deposit Fund. The Deposit Fund is mainly 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 intended to be a low risk investment but does not protect against inflation. It can also be eroded in periods of low or negative interest rates. Therefore the fund is suitable only as a temporary home for money when markets are volatile.

The fund is divided into a number of units of equal value, which are allocated to each policy. In the early years of the policy, some of the units are used to pay for the life cover benefit each month. Units are also deducted to cover the cost of our continuing to look after your policy each month. The remaining fund is there to provide cash benefits if you choose to surrender your policy in full or in part. You can surrender the policy at any time. We will pay you the value of units less any tax due. The value will be calculated the next business day following receipt of the written request to surrender and any other documents we may require.

Term: Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least 10 years. The regular premium can be further varied if you wish and you can also make extra lump sum payments into your policy. Paying extra lump sums into your policy will enhance your fund and provide extra benefits or a higher ultimate return in due course. We have no right to cancel the policy, except as a result of your failure to disclose material facts at the application stage. As long as you continue to pay the premiums required under the policy, it will continue in force and the life cover benefit will remain. You may stop paying premiums at any time, although in most cases, you may

Intended retail investor: This is a savings product that is designed primarily for those who wish to build up a substantial sum of money to meet a particular savings need(s) in the future e.g. children's education, house/car purchase.

It provides a means to pay regular premiums into a choice of fund or funds, which may be invested in equities, fixed-interest bonds, property-type assets and/or deposits.

This product is aimed mainly at those in the 18-70 age group who are willing to commit to holding the policy for at least 10 years.

It is not designed for those who need protection benefits.

It is a long-term policy with premiums being paid throughout the term. You should not therefore enter into such a commitment unless you are fully satisfied that you can continue to pay premiums for such a period and that the policy, suitably modified as necessary to meet your changing needs, will continue to be appropriate for you.

Insurance benefits: This product also provides a modest level of life cover benefit. Each year, the life cover benefit and the premium will increase by 5% or the rate of inflation if greater, unless you decide you do not wish these increases to take effect.

The amount of your benefits will be specified in your Policy Schedule and the exact terms for the benefits are provided in the Policy Provisions.

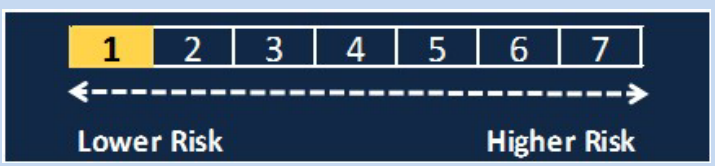
Below we illustrate the potential benefits payable and costs of this product. The figures are based on the following details:

Life Assured:	Non-smoker, aged 35
Premium:	€1,000 per annum increasing by 5% each year
Life Cover Benefit:	€1,000 increasing by 5% each year

What are the risks and what could I get in return?

The risks and returns for this product depend on the choice of investment funds. Please familiarise yourself with the specific information on these and compare their risks and returns using the fund information available at www.acornlife.ie.

Risk Indicator



The risk indicator assumes you keep the product for 10 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less than you invested. In this Key Information Document it is assumed you have invested in the Acorn Life Deposit Fund.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 1 out of 7, which is the lowest risk class.

This rates the potential losses from future performance at a very low level, and poor market conditions are very unlikely to impact our capacity to pay you.

This product does not include any protection from future market performance so you could lose some or all of your investment.
If we are not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

The performance of the product as a whole depends on the investment funds you choose. We strongly advise you to consult the performance scenarios within the specific Key Information Documents (KIDs) for each investment fund that you consider.
The form and figures shown in the table below have been developed in compliance with the applicable regulation. All calculations are based on assumptions (age of the life assured, holding period, costs, etc). These assumptions are only a possible example among many others.
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.

Recommended holding period:		**10 years**		
Example Investment:		**€1,000 per year increasing by 5% each year**		
		If you exit after 1 year	**If you exit after 5 years**	**If you exit after 10 years**
Survival Scenarios				
Minimum		**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress scenario	**What you might get back after costs**	**€860**	**€4,740**	**€11,230**
	Average return each year	-22.6%	-5.8%	-2.3%
Unfavourable scenario	**What you might get back after costs**	**€860**	**€4,660**	**€11,030**
	Average return each year	-22.6%	-6.5%	-2.6%
Moderate scenario	**What you might get back after costs**	**€870**	**€4,740**	**€11,160**
	Average return each year	-22.1%	-5.8%	-2.4%
Favourable scenario	**What you might get back after costs**	**€890**	**€4,950**	**€11,500**
	Average return each year	-18.7%	-4.1%	-1.7%
Amount invested over time		**€1,000**	**€5,530**	**€12,580**
Death Scenario		**1 year**	**5 years**	**10 years**
Insured event	**What might your beneficiaries get back after costs**	**€1,000**	**€4,740**	**€11,160**

The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.
The stress scenario shows what you might get back in extreme market circumstances. An unfavourable scenario occurred for an investment between 2012 and 2022. A moderate scenario occurred for an investment between 2013 and 2023. A favourable scenario occurred for an investment between 2016 and 2026.
The performance figures do not include a deduction for Exit Tax but do include a deduction for the government levy.
The premiums payable for your savings policy are liable to a 1% government levy. This levy is collected by Acorn Life and passed to Revenue on your behalf.
Under current Irish law, there is no liability to tax on the life cover benefit, if any, payable under this policy.
The funds in which your policy is invested will grow free of tax. Your policy value will be subject to a potential tax liability every eight years and upon surrender for cash at any time. The tax payable will be based on the amount by which the policy value payable exceeds the premiums which have been paid into the plan at that time, allowing for any tax already paid.
The current (June 2026) tax rate is 38%. However this can be altered by the Government and thus it is the rate applying at the date of payment of tax which determined the tax which will be payable. If you are an Irish resident, we will deduct the tax and pay it to Revenue. If you are no longer resident in Ireland, or are exempt from exit tax for any reason, and have supplied the appropriate Revenue declaration as required we will pay the full amount without deduction of tax.

What happens if Acorn Life DAC is unable to pay out?

All policyholder assets are held separately from Acorn Life's other assets and cannot be used by Acorn Life for our own purposes. Policyholder assets that are invested in unit linked funds are set aside and held in trust by an independent custodian, HSBC Securities Services, for the policyholder's benefit at all times and cannot be used by the fund manager or custodian for other activities.
Returns from unit linked funds will vary depending on the type of fund you choose, the geographical region the fund is investing and what type of assets the fund invests in. The value of these funds will reflect the performance of the underlying assets, which will be adversely affected in the event of asset default should any of the institutions with whom money is placed suffer insolvency issues or other financial difficulties. Acorn Life are committed to passing on to you the full value of the amount that we receive from HSBC in respect of your assets.
This product is distributed through the tied agent network of Acorn Brokerage Limited, trading as Ask Acorn, which acts as a tied agent of Acorn Life DAC. Ask Acorn Advisors are members of the Investor Compensation Scheme, which is operated by the Investor Compensation Company Limited (ICCL). Therefore, in the event of asset default eligible policyholders may be entitled to claim some of the money they have lost from this scheme.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed:
- The product performs as shown in the moderate scenario
- €1,000 increasing at 5% per year is invested

	If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Total costs	**€130**	**€756**	**€1,277**
Annual cost impact (*)	21.6%	5.6% each year	2.1% each year

(*)This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be -0.3% before costs and -2.4% after costs.
We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit		**Annual cost impact if you exit after 10 years**
Entry costs	6% of the first 12 monthly premiums you pay	€19
Exit costs	Exit costs are stated as "N/A" in the next column as they do not apply if you keep the product until the recommended holding period.	N/A
Ongoing costs taken each year		
Management fees and other administrative or operating costs	2.0% of the value of your investment per year. This is an estimate based on actual costs over the last year.	€107
Transaction costs	0% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	€0
Incidental costs taken under specific conditions		
Performance fees [and carried interest]	There is no performance fee for this product	€0

How long should I hold it and can I take money out early?

Recommended holding period: 10 years

Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least ten years.
You may cancel the policy at any time and receive the value of the units attaching to it less any tax due. The value of such units may be less than the premiums paid in, particularly during the early years. Once units have been allocated to your policy, you may choose to withdraw some of the value at any time. This will of course mean that any future cash benefits will be reduced.
When we issue you with your policy, you will have a period of 30 days to decide if the policy is exactly what you want. If you have any queries during this period, please contact us at either our local or Head Office address. If you decide you do not wish to proceed with the policy, you can simply inform us of the fact in writing, returning the policy documents and you will receive a full refund of any premium you have paid.
Subsequently, you have the right to cancel your policy at any stage, simply by informing us in writing and returning the policy documents. You will then receive the value of your fund, although note that this could be low or even nil in the early years.
The policy will acquire a surrender value once a premium is paid. The surrender value may remain below the level of premiums paid under the policy, particularly in the early years.

How can I complain?

- You can complain online through https://acornlife.ie/contact-us.html
- You can call us on 091-535700. We're open Monday to Friday from 9am to 5pm.
- You can write to us at – Customer Care Department, Acorn Life DAC, St. Augustine Street, Galway.
- You can email our Customer Care Department at info@acornlife.ie

To help us deal with your complaint, please tell us your policy number and contact details.

Other relevant information

We will inform you if, at any time, we change our name, address, or our legal form. We will also inform you of any significant change to the charges made under the policy. We will confirm any change to your policy as a result of endorsements, premium reviews etc. We will contact you annually to confirm the premium due for the following year, the benefits then in force and the current surrender value under the policy. We review and republish this Key Information Document each year; you can find the latest version on our website at www.acornlife.ie/key-information-documents.html. On the same webpage we also publish links to past performance data for 10 years, as well as performance scenarios which are based on previous performance and are updated monthly.

Acorn Life Flexible Savings Plan invested in the

Global Property Fund

Key Information Document

Key Information Document ("KID")

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Product name:	**Acorn Life Flexible Savings Plan invested in the Acorn Life Global Property Fund**
Manufacturer:	Acorn Life DAC
Contact Details:	www.acornlife.ie ; call 091 535 700 for more information
Competent Authority:	Acorn Life is regulated by the Central Bank of Ireland

The key information document is accurate as at 1 June 2026

What is this product?

Type: This product is a regular premium Unit Linked Life Assurance Policy issued by Acorn Life DAC. The product is primarily designed to enable you to build up a substantial sum of money in the future. In this Key Information Document it is assumed that your chosen investment option is the Acorn Life Global Property Fund. This fund is managed by HSBC Global Asset Management (UK) Limited. Policies are issued under Irish law, which will govern all the terms of the contract between you and us.

Objectives: Each month, or less regularly if you choose, you pay us the premium due under the policy. We invest the premium on your behalf in the fund(s) of your choice. As already stated above, this document assumes that your chosen investment option is the Acorn Life Global Property Fund. The Global Property Fund predominantly invests in property securities, property related securities and collective investment schemes that, in turn, invest directly or indirectly in property, unlisted property and listed property securities. It is suitable for investors who are willing to accept a high level of volatility (and hence risk) for the prospect of expected long term capital growth.

The fund is divided into a number of units of equal value, which are allocated to each policy. In the early years of the policy, some of the units are used to pay for the life cover benefit each month. Units are also deducted to cover the cost of our continuing to look after your policy each month. The remaining fund is there to provide cash benefits if you choose to surrender your policy in full or in part. You can surrender the policy at any time. We will pay you the value of units less any tax due. The value will be calculated the next business day following receipt of the written request to surrender and any other documents we may require.

Term: Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least 10 years. The regular premium can be further varied if you wish and you can also make extra lump sum payments into your policy. Paying extra lump sums into your policy will enhance your fund and provide extra benefits or a higher ultimate return in due course. We have no right to cancel the policy, except as a result of your failure to disclose material facts at the application stage. As long as you continue to pay the premiums required under the policy, it will continue in force and the life cover benefit will remain. You may stop paying premiums at any time, although in most cases, you may subsequently reinstate the policy.

Intended retail investor: This is a savings product that is designed primarily for those who wish to build up a substantial sum of money to meet a particular savings need(s) in the future e.g. children's education, house/car purchase.

It provides a means to pay regular premiums into a choice of fund or funds, which may be invested in equities, fixed-interest bonds, property-type assets and/or deposits.

This product is aimed mainly at those in the 18-70 age group who are willing to commit to holding the policy for at least 10 years.

It is not designed for those who need protection benefits.

It is a long-term policy with premiums being paid throughout the term. You should not therefore enter into such a commitment unless you are fully satisfied that you can continue to pay premiums for such a period and that the policy, suitably modified as necessary to meet your changing needs, will continue to be appropriate for you.

Insurance benefits: This product also provides a modest level of life cover benefit. Each year, the life cover benefit and the premium will increase by 5% or the rate of inflation if greater, unless you decide you do not wish these increases to take effect.

The amount of your benefits will be specified in your Policy Schedule and the exact terms for the benefits are provided in the Policy Provisions.

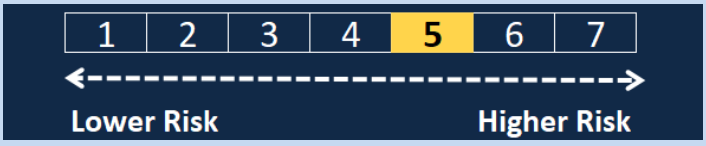
Below we illustrate the potential benefits payable and costs of this product. The figures are based on the following details:

Life Assured:	Non-smoker, aged 35
Premium:	€1,000 per annum increasing by 5% each year
Life Cover Benefit:	€1,000 increasing by 5% each year

What are the risks and what could I get in return?

The risks and returns for this product depend on the choice of investment funds. Please familiarise yourself with the specific information on these and compare their risks and returns using the fund information available at www.acornlife.ie

Risk Indicator



The risk indicator assumes you keep the product for 10 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less than you invested. In this Key Information Document it is assumed you have invested in the Acorn Life Global Property Fund. You may not be able to sell this fund easily or you may have to sell at a price that significantly impacts on what you might get back.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 5 out of 7, which is a medium-high risk class.

This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact our capacity to pay you.

This product does not include any protection from future market performance so you could lose some or all of your investment.
If we are not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

The performance of the product as a whole depends on the investment funds you choose. We strongly advise you to consult the performance scenarios within the specific Key Information Documents (KIDs) for each investment fund that you consider.
The form and figures shown in the table below have been developed in compliance with the applicable regulation. All calculations are based on assumptions (age of the life assured, holding period, costs, etc). These assumptions are only a possible example among many others.
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.

Recommended holding period: **Example Investment:**		**10 years** **€1,000 per year increasing by 5% each year**		
		If you exit after 1 year	**If you exit after 5 years**	**If you exit after 10 years**
Survival Scenarios				
Minimum		**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress scenario	**What you might get back after costs**	**€600**	**€3,330**	**€6,860**
	Average return each year	-62.9%	-20.1%	-13.7%
Unfavourable scenario	**What you might get back after costs**	**€720**	**€4,260**	**€9,940**
	Average return each year	-46.6%	-10.2%	-5.0%
Moderate scenario	**What you might get back after costs**	**€870**	**€4,720**	**€11,740**
	Average return each year	-20.9%	-6.0%	-1.3%
Favourable scenario	**What you might get back after costs**	**€1,020**	**€5,540**	**€14,770**
	Average return each year	6.2%	0.5%	3.6%
Amount invested over time		**€1,000**	**€5,530**	**€12,580**
Death Scenario		**1 year**	**5 years**	**10 years**
Insured event	**What might your beneficiaries get back after costs**	**€1,000**	**€4,720**	**€11,740**

The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.
The stress scenario shows what you might get back in extreme market circumstances. An unfavourable scenario occurred for an investment between 2022 and 2026. A moderate scenario occurred for an investment between 2014 and 2024. A favourable scenario occurred for an investment between 2011 and 2021.
The performance figures do not include a deduction for Exit Tax but do include a deduction for the government levy.
The premiums payable for your savings policy are liable to a 1% government levy. This levy is collected by Acorn Life and passed to Revenue on your behalf.
Under current Irish law, there is no liability to tax on the life cover benefit, if any, payable under this policy.
The funds in which your policy is invested will grow free of tax. Your policy value will be subject to a potential tax liability every eight years and upon surrender for cash at any time. The tax payable will be based on the amount by which the policy value payable exceeds the premiums which have been paid into the plan at that time, allowing for any tax already paid.
The current (June 2026) tax rate is 38%. However this can be altered by the Government and thus it is the rate applying at the date of payment of tax which determined the tax which will be payable. If you are an Irish resident, we will deduct the tax and pay it to Revenue. If you are no longer resident in Ireland, or are exempt from exit tax for any reason, and have supplied the appropriate Revenue declaration as required we will pay the full amount without deduction of tax.

What happens if Acorn Life DAC is unable to pay out?

All policyholder assets are held separately from Acorn Life's other assets and cannot be used by Acorn Life for our own purposes. Policyholder assets that are invested in managed unit linked funds are set aside and held in trust by an independent custodian, HSBC Securities Services, for the policyholder's benefit at all times and cannot be used by the fund manager or custodian for other activities.
Returns from unit linked funds will vary depending on the type of fund you choose, the geographical region the fund is investing and what type of assets the fund invests in. The value of these funds will reflect the performance of the underlying assets, which will be adversely affected in the event of asset default should any of the institutions with whom money is placed suffer insolvency issues or other financial difficulties. Acorn Life are committed to passing on to you the full value of the amount that we receive from HSBC in respect of your assets.
In accordance with EU solvency legislation, Acorn Life are required to maintain adequate levels of solvency to ensure we can meet our obligations to policyholders at all times. This is monitored internally and reported to the Central Bank of Ireland on a regular basis.
This product is distributed through the tied agent network of Acorn Brokerage Limited, trading as Ask Acorn, which acts as a tied agent of Acorn Life DAC. Ask Acorn Advisors are members of the Investor Compensation Scheme, which is operated by the Investor Compensation Company Limited (ICCL). Therefore, in the event of asset default eligible policyholders may be entitled to claim some of the money they have lost from this scheme.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed:
- The product performs as shown in the moderate scenario

- €1,000 increasing at 5% per year is invested	If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Total costs	**€139**	**€967**	**€2,201**
Annual cost impact (*)	23.7%	7.4% each year	4.0% each year

(*)This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 2.7% before costs and -1.3% after costs.
We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit		**Annual cost impact if you exit after 10 years**
Entry costs	6% of the first 12 monthly premiums you pay	€20
Exit costs	Exit costs are stated as "N/A" in the next column as they do not apply if you keep the product until the recommended holding period.	N/A
Ongoing costs taken each year		
Management fees and other administrative or operating costs	3.5% of the value of your investment per year. This is an estimate based on actual costs over the last year.	€214
Transaction costs	0.34% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	€19
Incidental costs taken under specific conditions		
Performance fees [and carried interest]	There is no performance fee for this product	€0

How long should I hold it and can I take money out early?

Recommended holding period: 10 years

Your policy has no specific period for which it remains in force. It is designed to last for as long as you want it but to get good value from the policy, you should expect to keep it for at least ten years.
You may cancel the policy at any time and receive the value of the units attaching to it less any tax due. The value of such units may be less than the premiums paid in, particularly during the early years. Once units have been allocated to your policy, you may choose to withdraw some of the value at any time. This will of course mean that any future cash benefits will be reduced.
When we issue you with your policy, you will have a period of 30 days to decide if the policy is exactly what you want. If you have any queries during this period, please contact us at either our local or Head Office address. If you decide you do not wish to proceed with the policy, you can simply inform us of the fact in writing, returning the policy documents and you will receive a full refund of any premium you have paid.
Subsequently, you have the right to cancel your policy at any stage, simply by informing us in writing and returning the policy documents. You will then receive the value of your fund, although note that this could be low or even nil in the early years.
The policy will acquire a surrender value once a premium is paid. The surrender value may remain below the level of premiums paid under the policy, particularly in the early years.

How can I complain?

- You can complain online through https://acornlife.ie/contact-us.html
- You can call us on 091-535700. We're open Monday to Friday from 9am to 5pm.
- You can write to us at – Customer Care Department, Acorn Life DAC, St. Augustine Street, Galway.
- You can email our Customer Care Department at info@acornlife.ie

To help us deal with your complaint, please tell us your policy number and contact details.

Other relevant information

We will inform you if, at any time, we change our name, address, or our legal form. We will also inform you of any significant change to the charges made under the policy. We will confirm any change to your policy as a result of endorsements, premium reviews etc. We will contact you annually to confirm the premium due for the following year, the benefits then in force and the current surrender value under the policy. We review and republish this Key Information Document each year; you can find the latest version on our website at www.acornlife.ie/key-information-documents.html. On the same webpage we also publish links to past performance data for 7 years, as well as performance scenarios which are based on previous performance and are updated monthly.