



## Fund Factsheets

The Acorn Life Fund Factsheets contain important information in relation to each of our investment funds, such as fund objectives, asset allocations and risks.

If you have any questions about the content please do not hesitate to contact your Acorn Life Financial Advisor.

**Please click on the fund name below to bring you to the fund factsheet for the relevant investment fund.**

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Acorn Life DAC is regulated by the Central Bank of Ireland  
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FF- 12-2021

# Cautious Select Fund

## Factsheet

# Acorn Life

## Cautious Select Fund

### Fund Facts

Recommended Investment Period:	Short to medium-term (minimum) *
Typical Asset Mix:	Fixed income assets, equities and cash
Fund Manager:	Mercer Global Investments Europe Limited
Management Style:	Passive
Key Fund Risks:	Market risk, currency risk & inflation risk
Risk Rating:	Low Risk



### Potentially Suitable For

The Cautious Select Fund ("the Fund") is potentially suitable for investors who are satisfied with low levels of growth in their investment and who have low tolerance for significant falls in fund value.

### Fund Description

The Cautious Select 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. 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.

The 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. Mercer Global Investments Europe Limited is regulated by the Central Bank of Ireland.

### Management

The Fund is managed on an index-tracking basis by investment managers selected by Mercer. The manager replicates the relevant underlying benchmark to obtain the lowest possible tracking error by controlling risk and maximising value. Mercer monitors the investment manager, selecting and replacing them within the fund automatically, and ensuring that the mandates given to the investment managers continue to reflect Mercer's best thinking.

### Product Availability

The Fund is available to the following products:

- ➔ All Acorn Life Pension products & the Acorn Life Personal Retirement Bond (PRB)
- ➔ The Acorn Life Flexible Savings Plan & the Acorn Life Investment Bond
- ➔ The Acorn Life Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

### \*Minimum Recommended Investment Period

We recommend a short to medium-term investment period at a minimum. However, it is important to note that the minimum recommended holding periods for our products vary; please refer to product specific documents for more detail.

# Risk Rating



Acorn Life currently classify the Cautious Select Fund as a low risk fund.

Funds categorised as low risk generally aim to generate a return that is expected to be higher than that from deposits. They typically invest significant proportions in bonds (government & corporate) with lower levels of investment in other assets such as equities and cash. Within these asset classes risk can be reduced by investing across different sectors and geographic regions. Investors' capital is not secure and can fluctuate, and investors may get back less than they originally invested.

## Key Fund Risks

- Investors should be aware that the main risks associated with investing in this fund are:
- ➡ Market risk (fund value can fluctuate in line with market movements)
  - ➡ Currency risk (exposure to changes in currency exchange rates)
  - ➡ Inflation risk (the risk that inflation will undermine the fund return)

## Charges

The Annual Management Charge (AMC) that applies to the fund depends on the relevant product. Additional product charges may also apply. Your Acorn Life Financial Advisor can provide you with full details of the AMC and all additional product charges that may apply.

## Additional Information

Where relevant, tax (currently at a rate of 41%) applies to gains on life assurance / investment policies and is deducted every 8 years and upon encashment. For all premiums paid into to a life assurance / investment policy, the amount invested is the premium less a Government levy (currently 1% of the premium).

The information set out is of a general nature and should not be relied upon without seeking professional financial advice. The information set out does not constitute an offer or recommendation to buy or sell any investments. Details provided are as at October 2021, unless otherwise stated, and may change over time.

**Warning: The value of your investment can go down as well as up.**

**Warning: If you invest in this fund you may lose some or all of the money you invest.**

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

**Note:** Depending on the specific product selected, some of the charges are not applied uniformly throughout the life of some of the products but are deducted in the early period. If a consumer withdraws from such a product in the early period, front-end charging will impact on the amount of money which the consumer receives. Please refer to the product specific literature for more detail.

### Sustainability Impact Requirements Disclosure Statement

Acorn Life DAC are a financial market company who provide Protection, Savings, Pensions and Investment products specifically designed for the Irish market. Given the relative size of our company and the range of investment funds that we currently provide, we are not required to assess the impact of investment decisions on sustainability factors as part of investment due diligence or to disclose the outcome of such an assessment to investors.

The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

Mercer Global Investments Europe Limited have made disclosures in relation to the EU Sustainable Finance Disclosures Regulation (SFDR) available on their website.

# Moderate Select Fund

## Factsheet

# Acorn Life

## Moderate Select Fund

### Fund Facts

Recommended Investment Period:	Medium to long-term (at least 7 years)*
Typical Asset Mix:	Fixed income assets, equities and cash
Fund Manager:	Mercer Global Investments Europe Limited
Management Style:	Passive
Key Fund Risks:	Market risk & currency risk
Risk Rating:	Medium-Low Risk



### Potentially Suitable For

The Moderate Select Fund ("the Fund") 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.

### Fund Description

The Moderate Select 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.

The 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. Mercer Global Investments Europe Limited is regulated by the Central Bank of Ireland.

### Management

The Fund is managed on an index-tracking basis by investment managers selected by Mercer. The manager replicates the relevant underlying benchmark to obtain the lowest possible tracking error by controlling risk and maximising value. Mercer monitors the investment manager, selecting and replacing them within the fund automatically, and ensuring that the mandates given to the investment managers continue to reflect Mercer's best thinking.

### Product Availability

The Fund is available to the following products:

- ➔ All Acorn Life Pension products & the Acorn Life Personal Retirement Bond (PRB)
- ➔ The Acorn Life Flexible Savings Plan & the Acorn Life Investment Bond
- ➔ The Acorn Life Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

### \*Minimum Recommended Investment Period

We recommend a minimum investment period of seven years. However, it is important to note that the minimum recommended holding periods for our products vary; please refer to product specific documents for more detail.

# Risk Rating



Acorn Life currently classify the Moderate Select Fund as a medium-low risk fund.

Funds categorised as medium-low risk generally aim to generate a return that is expected to be higher than that from deposits or fixed income assets and to be higher than inflation. They typically invest significant proportions in both equities and fixed income assets (government & corporate) with lower levels of investment in other holdings such as cash. Within these asset classes risk can be reduced by investing across different sectors and geographic regions. Investors' capital is not secure and can fluctuate, and investors may get back less than they originally invested.

## Key Fund Risks

Investors should be aware that the main risks associated with investing in this fund are:

- 🔍 Market risk (fund value can fluctuate in line with market movements)
- 🔍 Currency risk (exposure to changes in currency exchange rates)

## Charges

The Annual Management Charge (AMC) that applies to the fund depends on the relevant product. Additional product charges may also apply. Your Acorn Life Financial Advisor can provide you with full details of the AMC and all additional product charges that may apply.

## Additional Information

Where relevant, tax (currently at a rate of 41%) applies to gains on life assurance / investment policies and is deducted every 8 years and upon encashment. For all premiums paid into to a life assurance / investment policy, the amount invested is the premium less a Government levy (currently 1% of the premium).

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### Sustainability Impact Requirements Disclosure Statement

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# Diversified Select Fund

## Factsheet



# Acorn Life

## Diversified Select Fund

### Fund Facts

<b>Recommended Investment Period:</b>	Medium to long-term (at least 7 years)*
<b>Typical Asset Mix:</b>	Diversified mix of equities, fixed income and property related assets
<b>Fund Manager:</b>	Mercer Global Investments Europe Limited
<b>Management Style:</b>	Passive Mix
<b>Key Fund Risks:</b>	Market risk & currency risk
<b>Risk Rating:</b>	Medium Risk



### Potentially Suitable For

The Diversified Select Fund ("the Fund") 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.

### Fund Description

The largest asset holding in the Diversified Select Fund is generally a diversified mix of equities while 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.

The 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. Mercer Global Investments Europe Limited is regulated by the Central Bank of Ireland.

### Management

The Fund is managed on an index-tracking basis by investment managers selected by Mercer. The manager replicates the relevant underlying benchmark to obtain the lowest possible tracking error by controlling risk and maximising value. Mercer monitors the investment manager, selecting and replacing them within the fund automatically, and ensuring that the mandates given to the investment managers continue to reflect Mercer's best thinking.

### Product Availability

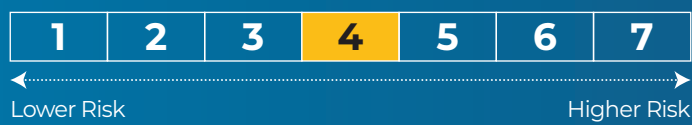
The Fund is available to the following products:

- ➔ All Acorn Life Pension products & the Acorn Life Personal Retirement Bond (PRB)
- ➔ The Acorn Life Flexible Savings Plan & the Acorn Life Investment Bond
- ➔ The Acorn Life Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

### \*Minimum Recommended Investment Period

We recommend a minimum investment period of seven years. However, it is important to note that the minimum recommended holding periods for our products vary; please refer to product specific documents for more detail.

# Risk Rating



Acorn Life currently classify the Diversified Select Fund as a medium risk fund.

Funds categorised as medium risk generally aim to generate a return that is expected to be higher than that from bonds, deposits and to exceed inflation. They typically invest significant proportions in equities and bonds and may also invest smaller amounts in other holdings such as property-related assets. Risk can be reduced by investing across different sectors and geographic regions. Investors' capital is not secure and can fluctuate, sometimes significantly, and investors may get back less than they originally invested.

## Key Fund Risks

Investors should be aware that the main risks associated with investing in this fund are:

- ➡ Market risk (fund value can fluctuate in line with market movements)
- ➡ Currency risk (exposure to changes in currency exchange rates)

## Charges

The Annual Management Charge (AMC) that applies to the fund depends on the relevant product. Additional product charges may also apply. Your Acorn Life Financial Advisor can provide you with full details of the AMC and all additional product charges that may apply.

## Additional Information

Where relevant, tax (currently at a rate of 41%) applies to gains on life assurance / investment policies and is deducted every 8 years and upon encashment. For all premiums paid into to a life assurance / investment policy, the amount invested is the premium less a Government levy (currently 1% of the premium).

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**Note:**  
Depending on the specific product selected, some of the charges are not applied uniformly throughout the life of some of the products but are deducted in the early period. If a consumer withdraws from such a product in the early period, front-end charging will impact on the amount of money which the consumer receives. Please refer to the product specific literature for more detail.

### Sustainability Impact Requirements Disclosure Statement

Acorn Life DAC are a financial market company who provide Protection, Savings, Pensions and Investment products specifically designed for the Irish market. Given the relative size of our company and the range of investment funds that we currently provide, we are not required to assess the impact of investment decisions on sustainability factors as part of investment due diligence or to disclose the outcome of such an assessment to investors.

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# Dynamic Select Fund

## Factsheet

# Acorn Life

## Dynamic Select Fund

### Fund Facts

Recommended Investment Period:	Medium to long-term (at least 7 years)*
Typical Asset Mix:	Diversified mix of equities, fixed income and property related assets
Fund Manager:	Mercer Global Investments Europe Limited
Management Style:	Passive
Key Fund Risks:	Market risk & currency risk
Risk Rating:	Medium-High Risk



### Potentially Suitable For

The Dynamic Select 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.

### Fund Description

The Dynamic Select 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. It may also hold a tactical, temporary cash position as part of portfolio management.

The 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. Mercer Global Investments Europe Limited is regulated by the Central Bank of Ireland.

### Management

The Fund is managed on an index-tracking basis by investment managers selected by Mercer. The manager replicates the relevant underlying benchmark to obtain the lowest possible tracking error by controlling risk and maximising value. Mercer monitors the investment manager, selecting and replacing them within the fund automatically, and ensuring that the mandates given to the investment managers continue to reflect Mercer's best thinking.

### Product Availability

The Fund is available to the following products:

- ➔ All Acorn Life Pension products & the Acorn Life Personal Retirement Bond (PRB)
- ➔ The Acorn Life Flexible Savings Plan & the Acorn Life Investment Bond
- ➔ The Acorn Life Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

### \*Minimum Recommended Investment Period

We recommend a minimum investment period of seven years. However, it is important to note that the minimum recommended holding periods for our products vary; please refer to product specific documents for more detail.

# Risk Rating



Acorn Life currently classify the Dynamic Select Fund as a medium-high risk fund.

Funds categorised as medium-high risk generally aim to generate a return that is expected to be higher than that from bonds, deposits and to exceed inflation. They typically invest significantly in equities and may also hold smaller amounts in property-related assets and lower risk assets such as government bonds and corporate bonds. Risk can be reduced by investing across different sectors and geographic regions. Investors' capital is not secure and can fluctuate, sometimes significantly, and investors may get back less than they originally invested.

## Key Fund Risks

Investors should be aware that the main risks associated with investing in this fund are:

- ➡ Market risk (fund value can fluctuate in line with market movements)
- ➡ Currency risk (exposure to changes in currency exchange rates)

## Charges

The Annual Management Charge (AMC) that applies to the fund depends on the relevant product. Additional product charges may also apply. Your Acorn Life Financial Advisor can provide you with full details of the AMC and all additional product charges that may apply.

## Additional Information

Where relevant, tax (currently at a rate of 41%) applies to gains on life assurance / investment policies and is deducted every 8 years and upon encashment. For all premiums paid into to a life assurance / investment policy, the amount invested is the premium less a Government levy (currently 1% of the premium).

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

**Note:**  
Depending on the specific product selected, some of the charges are not applied uniformly throughout the life of some of the products but are deducted in the early period. If a consumer withdraws from such a product in the early period, front-end charging will impact on the amount of money which the consumer receives. Please refer to the product specific literature for more detail.

**Sustainability Impact Requirements Disclosure Statement**  
Acorn Life DAC are a financial market company who provide Protection, Savings, Pensions and Investment products specifically designed for the Irish market. Given the relative size of our company and the range of investment funds that we currently provide, we are not required to assess the impact of investment decisions on sustainability factors as part of investment due diligence or to disclose the outcome of such an assessment to investors.

The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

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# Adventurous Select Fund

## Factsheet

# Acorn Life

## Adventurous Select Fund

### Fund Facts

Recommended Investment Period:	Medium to long-term (at least 7 years)*
Typical Asset Mix:	Equities
Fund Manager:	Mercer Global Investments Europe Limited
Management Style:	Passive
Key Fund Risks:	Market risk & currency risk
Risk Rating:	Medium-High Risk



### Potentially Suitable For

The Adventurous Select 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.

### Fund Description

The Adventurous Select Fund is invested primarily in a diversified mix of equities. It may also hold a tactical temporary cash position as part of portfolio management.

The 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. Mercer Global Investments Europe Limited is regulated by the Central Bank of Ireland.

### Management

The Fund is managed on an index-tracking basis by investment managers selected by Mercer. The manager replicates the relevant underlying benchmark to obtain the lowest possible tracking error by controlling risk and maximising value. Mercer monitors the investment manager, selecting and replacing them within the fund automatically, and ensuring that the mandates given to the investment managers continue to reflect Mercer’s best thinking.

### Product Availability

The Fund is available to the following products:

- ➔ All Acorn Life Pension products & the Acorn Life Personal Retirement Bond (PRB)
- ➔ The Acorn Life Flexible Savings Plan & the Acorn Life Investment Bond
- ➔ The Acorn Life Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

### \*Minimum Recommended Investment Period

We recommend a minimum investment period of seven years. However, it is important to note that the minimum recommended holding periods for our products vary; please refer to product specific documents for more detail.



# Risk Rating



Acorn Life currently classifies the Adventurous Select Fund as a medium-high risk fund.

Funds categorised as medium-high risk generally aim to generate a return that is expected to be higher than that from bonds, deposits and to exceed inflation. They typically invest significantly in equities and may also hold smaller amounts in property-related assets and lower risk assets such as government bonds and corporate bonds. Risk can be reduced by investing across different sectors and geographic regions. Investors' capital is not secure and can fluctuate, sometimes significantly, and investors may get back less than they originally invested.

## Key Fund Risks

Investors should be aware that the main risks associated with investing in this fund are:

- ➡ Market risk (fund value can fluctuate in line with market movements)
- ➡ Currency risk (exposure to changes in currency exchange rates)

## Charges

The Annual Management Charge (AMC) that applies to the fund depends on the relevant product. Additional product charges may also apply. Your Acorn Life Financial Advisor can provide you with full details of the AMC and all additional product charges that may apply.

## Additional Information

Where relevant, tax (currently at a rate of 41%) applies to gains on life assurance / investment policies and is deducted every 8 years and upon encashment. For all premiums paid into to a life assurance / investment policy, the amount invested is the premium less a Government levy (currently 1% of the premium).

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

**Note:**

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**Sustainability Impact Requirements Disclosure Statement**

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# Diversified Multi-Manager Fund

## Factsheet

# Acorn Life

## Diversified Multi-Manager Fund

### Fund Facts

<b>Recommended Investment Period:</b>	Medium to long-term (at least 7 years)*
<b>Typical Asset Mix:</b>	Diversified mix of equities, fixed income and property related assets
<b>Fund Manager:</b>	Mercer Global Investments Europe Limited
<b>Management Style:</b>	Active & Passive Mix
<b>Key Fund Risks:</b>	Market risk & currency risk
<b>Risk Rating:</b>	Medium Risk



### Potentially Suitable For

The Diversified Multi-Manager Fund ("the Fund") 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.

### Fund Description

The largest asset holding in the Diversified Multi-Manager Fund is generally a diversified mix of equities while 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.

The 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. Mercer Global Investments Europe Limited is regulated by the Central Bank of Ireland.

### Diversification

Based on Mercer's market knowledge and investment expertise, the Fund invests in a diversified mix of assets, which may shift as Mercer's views change. Specialist active and passive managers are chosen, regularly monitored and where necessary replaced by Mercer. The allocations to high quality investment managers and assets are regularly reviewed by Mercer and may change over time.

### Product Availability

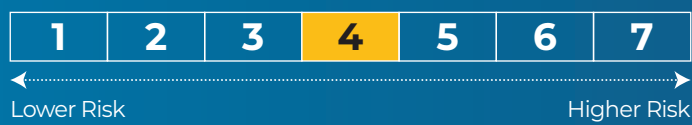
The Fund is available to the following products:

- ➔ All Acorn Life Pension products & the Acorn Life Personal Retirement Bond (PRB)
- ➔ The Acorn Life Flexible Savings Plan & the Acorn Life Investment Bond
- ➔ The Acorn Life Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

### \*Minimum Recommended Investment Period

We recommend a minimum investment period of seven years. However, it is important to note that the minimum recommended holding periods for our products vary; please refer to product specific documents for more detail.

# Risk Rating



Acorn Life currently classify the Diversified Multi-Manager Fund as a medium risk fund.

Funds categorised as medium risk generally aim to generate a return that is expected to be higher than that from bonds, deposits and to exceed inflation. They typically invest significant proportions in equities and bonds and may also invest smaller amounts in other holdings such as property-related assets. Risk can be reduced by investing across different sectors and geographic regions. Investors' capital is not secure and can fluctuate, sometimes significantly, and investors may get back less than they originally invested.

## Key Fund Risks

Investors should be aware that the main risks associated with investing in this fund are:

- ➡ Market risk (fund value can fluctuate in line with market movements)
- ➡ Currency risk (exposure to changes in currency exchange rates)

## Charges

The Annual Management Charge (AMC) that applies to the fund depends on the relevant product. Additional product charges may also apply. Your Acorn Life Financial Advisor can provide you with full details of the AMC and all additional product charges that may apply.

## Additional Information

Where relevant, tax (currently at a rate of 41%) applies to gains on life assurance / investment policies and is deducted every 8 years and upon encashment. For all premiums paid into to a life assurance / investment policy, the amount invested is the premium less a Government levy (currently 1% of the premium).

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**Warning: If you invest in this fund you may lose some or all of the money you invest.**

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

**Note:**  
Depending on the specific product selected, some of the charges are not applied uniformly throughout the life of some of the products but are deducted in the early period. If a consumer withdraws from such a product in the early period, front-end charging will impact on the amount of money which the consumer receives. Please refer to the product specific literature for more detail.

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# Dynamic Multi-Manager Fund

## Factsheet

# Acorn Life

## Dynamic Multi-Manager Fund

### Fund Facts

<b>Recommended Investment Period:</b>	Medium to long-term (at least 7 years)*
<b>Typical Asset Mix:</b>	Diversified mix of equities, fixed income and property related assets
<b>Fund Manager:</b>	Mercer Global Investments Europe Limited
<b>Management Style:</b>	Active & Passive Mix
<b>Key Fund Risks:</b>	Market risk & currency risk
<b>Risk Rating:</b>	Medium-High Risk



### Potentially Suitable For

The Dynamic Multi-Manager 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.

### Fund Description

The Dynamic Multi-Manager 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. It may also hold a tactical, temporary cash position as part of portfolio management.

The 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. Mercer Global Investments Europe Limited is regulated by the Central Bank of Ireland.

### Diversification

Based on Mercer's market knowledge and investment expertise, the Fund invests in a diversified mix of assets, which may shift as Mercer's views change. Specialist active and passive managers are chosen, regularly monitored and where necessary replaced by Mercer. The allocations to high quality investment managers and assets are regularly reviewed by Mercer and may change over time.

### Product Availability

The Fund is available to the following products:

- ➔ All Acorn Life Pension products & the Acorn Life Personal Retirement Bond (PRB)
- ➔ The Acorn Life Flexible Savings Plan & the Acorn Life Investment Bond
- ➔ The Acorn Life Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

### \*Minimum Recommended Investment Period

We recommend a minimum investment period of seven years. However, it is important to note that the minimum recommended holding periods for our products vary; please refer to product specific documents for more detail.

# Risk Rating



Acorn Life currently classify the Dynamic Multi-Manager Fund as a medium-high risk fund.

Funds categorised as medium-high risk generally aim to generate a return that is expected to be higher than that from bonds, deposits and to exceed inflation. They typically invest significantly in equities and may also hold smaller amounts in property-related assets and lower risk assets such as government bonds and corporate bonds. Risk can be reduced by investing across different sectors and geographic regions. Investors’ capital is not secure and can fluctuate, sometimes significantly, and investors may get back less than they originally invested.

## Key Fund Risks

Investors should be aware that the main risks associated with investing in this fund are:

- ➡ Market risk (fund value can fluctuate in line with market movements)
- ➡ Currency risk (exposure to changes in currency exchange rates)

## Charges

The Annual Management Charge (AMC) that applies to the fund depends on the relevant product. Additional product charges may also apply. Your Acorn Life Financial Advisor can provide you with full details of the AMC and all additional product charges that may apply.

## Additional Information

Where relevant, tax (currently at a rate of 41%) applies to gains on life assurance / investment policies and is deducted every 8 years and upon encashment. For all premiums paid into to a life assurance / investment policy, the amount invested is the premium less a Government levy (currently 1% of the premium).

The information set out is of a general nature and should not be relied upon without seeking professional financial advice. The information set out does not constitute an offer or recommendation to buy or sell any investments. Details provided are as at October 2021, unless otherwise stated, and may change over time.

**Warning: The value of your investment can go down as well as up.**

**Warning: If you invest in this fund you may lose some or all of the money you invest.**

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

**Note:**  
Depending on the specific product selected, some of the charges are not applied uniformly throughout the life of some of the products but are deducted in the early period. If a consumer withdraws from such a product in the early period, front-end charging will impact on the amount of money which the consumer receives. Please refer to the product specific literature for more detail.

**Sustainability Impact Requirements Disclosure Statement**  
Acorn Life DAC are a financial market company who provide Protection, Savings, Pensions and Investment products specifically designed for the Irish market. Given the relative size of our company and the range of investment funds that we currently provide, we are not required to assess the impact of investment decisions on sustainability factors as part of investment due diligence or to disclose the outcome of such an assessment to investors.

The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

Mercer Global Investments Europe Limited have made disclosures in relation to the EU Sustainable Finance Disclosures Regulation (SFDR) available on their website.

# Target Return Fund

## Factsheet

# Acorn Life

## Target Return Fund

### Fund Facts

Recommended Investment Period:	Medium to long-term (at least 7 years)*
Typical Asset Mix:	Broad range of asset classes
Fund Manager:	HSBC Global Asset Management (UK) Limited
Key Fund Risks:	Market risk & currency risk
Risk Rating:	Medium Risk



### Potentially Suitable For

The Target Return Fund ("the Fund") 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.

### Fund Description

The Target Return Fund currently (October 2021) 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. The Fund 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.

The Fund is managed by HSBC Global Asset Management (UK) Limited, the global investment solutions provider of the HSBC Group, who have USD625 billion in assets under management (as at 30th June 2021).

### Diversification

The Fund follows a broadly diversified investment approach by investing across various different asset classes e.g. equities, fixed-income and cash. In addition, the Fund invests widely across global markets and different sectors. The percentage of the Fund invested in individual assets is driven by the Fund manager's outlook for individual assets and the global economy.

### Product Availability

The Fund is available to the following products:

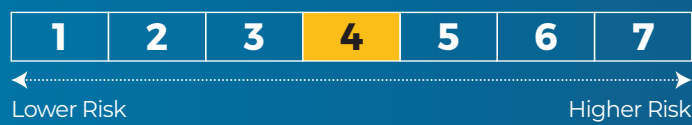
- ➔ All Acorn Life Pension products & the Acorn Life Personal Retirement Bond (PRB)
- ➔ The Acorn Life Flexible Savings Plan & the Acorn Life Investment Bond
- ➔ The Acorn Life Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

### \*Minimum Recommended Investment Period

We recommend a minimum investment period of seven years. However, it is important to note that the minimum recommended holding periods for our products vary; please refer to product specific documents for more detail.



# Risk Rating



Acorn Life currently classify the Target Return Fund as a medium risk fund.

Funds categorised as medium risk generally aim to generate a return that is expected to be higher than that from bonds, deposits and to exceed inflation. They typically invest significant proportions in equities and bonds and may also invest smaller amounts in other holdings such as property-related assets. Risk can be reduced by investing across different sectors and geographic regions. Investors’ capital is not secure and can fluctuate, and investors may get back less than they originally invested.

## Key Fund Risks

- Investors should be aware that the main risks associated with investing in this fund are:
- ➡ Market risk (fund value can fluctuate in line with market movements)
  - ➡ Currency risk (exposure to changes in currency exchange rates)

## Charges

The Annual Management Charge (AMC) that applies to the fund depends on the relevant product. Additional product charges may also apply. Your Acorn Life Financial Advisor can provide you with full details of the AMC and all additional product charges that may apply.

## Additional Information

Where relevant, tax (currently at a rate of 41%) applies to gains on life assurance / investment policies and is deducted every 8 years and upon encashment. For all premiums paid into to a life assurance / investment policy, the amount invested is the premium less a Government levy (currently 1% of the premium).

The information set out is of a general nature and should not be relied upon without seeking professional financial advice. The information set out does not constitute an offer or recommendation to buy or sell any investments. Details provided are as at October 2021, unless otherwise stated, and may change over time.

**Warning: The value of your investment can go down as well as up.**

**Warning: If you invest in this fund you may lose some or all of the money you invest.**

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

**Note:**  
Depending on the specific product selected, some of the charges are not applied uniformly throughout the life of some of the products but are deducted in the early period. If a consumer withdraws from such a product in the early period, front-end charging will impact on the amount of money which the consumer receives. Please refer to the product specific literature for more detail.

**Sustainability Impact Requirements Disclosure Statement**  
Acorn Life DAC are a financial market company who provide Protection, Savings, Pensions and Investment products specifically designed for the Irish market. Given the relative size of our company and the range of investment funds that we currently provide, we are not required to assess the impact of investment decisions on sustainability factors as part of investment due diligence or to disclose the outcome of such an assessment to investors.

The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

HSBC Global Asset Management have made disclosures in relation to the EU Sustainable Finance Disclosures Regulation (SFDR) available on their website.

# Cautiously Managed Fund

## Factsheet

# Acorn Life Cautiously Managed Fund

## Fund Facts

Recommended Investment Period:	Short to medium-term (minimum)*
Typical Asset Mix:	Fixed-Interest Bonds, Equities, Cash
Fund Manager:	HSBC Global Asset Management (UK) Limited
Launch Date:	March 2004
Key Fund Risks:	Market risk & currency risk
Risk Rating:	Low Risk



## Fund Objective

The Cautiously Managed Fund ("the Fund") is suitable for investors who are prepared to accept a low level of risk for the prospect of a more attractive return than that offered by deposit type accounts. While the Cautiously Managed Fund has lower expected returns than funds with a higher level of risk, the fund value should be more stable over the longer term than by investing wholly in equities. The Fund is invested mainly in bonds denominated in euro, issued by governments, agencies, supranationals and corporates. There is also a smaller level of investment in other asset types e.g. equities and cash.

The Fund is managed by HSBC Global Asset Management (UK) Limited, the global investment solutions provider of the HSBC Group, who have over \$612 billion in assets under management (as at 31<sup>st</sup> December 2020).

## Diversification

The Fund follows a broadly diversified investment approach by investing across various different asset classes i.e. fixed-interest bonds, equities and cash. In addition, the Fund invests widely across global markets and different sectors. The percentage of the Fund invested in individual assets is driven by the Fund manager's outlook for individual assets and the global economy.

## Product Availability

The Fund is available to the following products:

- ➔ All Acorn Life Pension products & the Acorn Life Personal Retirement Bond (PRB)
- ➔ The Acorn Life Flexible Savings Plan & the Acorn Life Investment Bond
- ➔ The Acorn Life Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

## \*Minimum Recommended Investment Period

We recommend a short to medium-term investment period at a minimum. However, it is important to note that the minimum recommended holding periods for our products vary; please refer to product specific documents for more detail.

# Risk Rating



Acorn Life currently classifies the Cautiously Managed Fund as a low risk fund.

Funds categorised as low risk generally aim to generate a return that is expected to be higher than that from deposits. They typically invest significant proportions in fixed-interest bonds (government & corporate) with lower levels of investment in other assets such as equities and cash. Within these asset classes risk can be reduced by investing across different sectors and geographic regions. Investors' capital is not secure and can fluctuate, and investors may get back less than they originally invested.

## Key Fund Risks

Investors should be aware that market risk (fund value can fluctuate in line with market movements) and currency risk (exposure to changes in currency exchange rates) are the main risks associated with investing in this fund.

## Charges

The Annual Management Charge (AMC) ranges from 0.5% to 1.75% depending on the product. Additional product charges may also apply. Your Acorn Life Financial Adviser can provide you with full details of all product charges that may apply.

## Additional Information

Where relevant, tax (currently at a rate of 41%) applies to gains on life assurance policies and is deducted every 8 years and upon encashment. A Government levy (currently 1% of the premium) is payable on all premiums paid into to a life assurance policy.

The information set out is of a general nature and should not be relied upon without seeking professional financial advice. The information set out does not constitute an offer or recommendation to buy or sell any investments. Details provided are as at **July 2020**, unless otherwise stated, and may change over time.

- Warning: The value of your investment can go down as well as up.**
- Warning: If you invest in this fund you may lose some or all of the money you invest.**
- Warning: This fund may be affected by changes in currency exchange rates.**

**Note:**  
Depending on the specific product selected, some of the charges are not applied uniformly throughout the life of some of the products, but are deducted in the early period. If a consumer withdraws from such a product in the early period, front-end charging will impact on the amount of money which the consumer receives. Please refer to the product specific literature for more detail.

### Sustainability Impact Requirements Disclosure Statement

Acorn Life DAC are a financial market company who provide Protection, Savings, Pensions and Investment products specifically designed for the Irish market. Given the relative size of our company and the range of investment funds that we currently provide, we are not required to assess the impact of investment decisions on sustainability factors as part of investment due diligence or to disclose the outcome of such an assessment to investors.

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HSBC Global Asset Management, who manage our managed funds, have made disclosures in relation to the EU Sustainable Finance Disclosures Regulation (SFDR) available on their website.

Managed Fund

Factsheet

# Acorn Life Managed Fund

## Fund Facts

Recommended Investment Period:	Medium to long-term (at least 7 years)*
Typical Asset Mix:	Equities, Fixed-Interest Bonds, Property, Cash
Fund Manager:	HSBC Global Asset Management (UK) Limited
Launch Date:	July 1989
Key Fund Risks:	Market risk & currency risk
Risk Rating:	Medium-Low Risk



## Fund Objective

The Acorn Life Managed Fund ("the Fund") is designed for investors who are looking for a spread of investments and who are willing to accept a medium to low level of risk for the prospect of a higher expected medium to long-term return than that offered by fixed-interest bonds solely or by deposits. The Fund generally invests less in equities and more in fixed-interest bonds in comparison to the Acorn Life Managed Growth Fund. It seeks to add value both through asset allocation and stock selection and maintain a diversified portfolio of equities where the return is not dependent upon any one market or sector.

The Fund is managed by HSBC Global Asset Management (UK) Limited, the global investment solutions provider of the HSBC Group, who have over \$612 billion in assets under management (as at 31<sup>st</sup> December 2020).

## Diversification

The Fund follows a broadly diversified investment approach by investing across various different asset classes i.e. equities, fixed-interest bonds, property and cash. In addition, the Fund invests widely across global markets and different sectors. The percentage of the Fund invested in individual assets is driven by the Fund manager's outlook for individual assets and the global economy.

## Product Availability

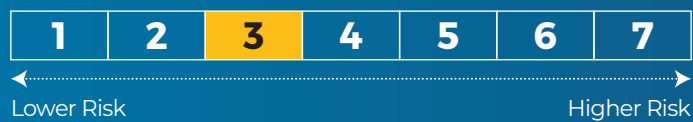
The Fund is available to the following products:

- ➔ All Acorn Life Pension products & the Acorn Life Personal Retirement Bond (PRB)
- ➔ The Acorn Life Flexible Savings Plan & the Acorn Life Investment Bond
- ➔ The Acorn Life Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

## \*Minimum Recommended Investment Period

We recommend a minimum investment period of seven years. However, it is important to note that the minimum recommended holding periods for our products vary; please refer to product specific documents for more detail.

# Risk Rating



Acorn Life currently classifies the Managed Fund as a medium-low risk fund.

Funds categorised as medium-low risk generally aim to generate a return that is expected to be higher than that from deposits and higher than inflation. They typically invest significant proportions in assets such as equities and fixed-interest bonds (government & corporate) with lower levels of investment in other assets such as property and cash. Within these asset classes risk can be reduced by investing across different sectors and geographic regions. Investors’ capital is not secure and can fluctuate, sometimes significantly, and investors may get back less than they originally invested.

## Key Fund Risks

Investors should be aware that market risk (fund value can fluctuate in line with market movements) and currency risk (exposure to changes in currency exchange rates) are the main risks associated with investing in this fund.

## Charges

The Annual Management Charge (AMC) ranges from 0.5% to 1.75% depending on the product. Additional product charges may also apply.

Your Acorn Life Financial Advisor can provide you with full details of all product charges that may apply.

## Additional Information

Where relevant, tax (currently at a rate of 41%) applies to gains on life assurance policies and is deducted every 8 years and upon encashment. A Government levy (currently 1% of the premium) is payable on all premiums paid into to a life assurance policy.

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

**Note:**  
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**Sustainability Impact Requirements Disclosure Statement**  
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# Managed Growth Fund

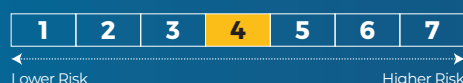
## Factsheet



# Acorn Life Managed Growth Fund

## Fund Facts

Recommended Investment Period: Medium to long-term (at least 7 years)\*  
Typical Asset Mix: Equities, Fixed-Interest Bonds, Property, Cash  
Fund Manager: HSBC Global Asset Management (UK) Limited  
Launch Date: July 1989  
Key Fund Risks: Market risk & currency risk  
Risk Rating: Medium Risk



## Fund Objective

The Acorn Life Managed Growth Fund ("the Fund") is designed 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. It invests mainly in equities with lower levels of investment in other asset types. The Fund seeks to add value both through asset allocation and stock selection and maintain a diversified portfolio of equities where the return is not dependent upon any one market or sector. The Fund is managed by HSBC Global Asset Management (UK) Limited, the global investment solutions provider of the HSBC Group, who have over \$612 billion in assets under management (as at 31<sup>st</sup> December 2020).

## Diversification

The Fund follows a broadly diversified investment approach by investing across various different asset classes i.e. equities, fixed-interest bonds, property and cash. In addition, the Fund invests widely across global markets and different sectors. The percentage of the Fund invested in individual assets is driven by the Fund manager's outlook for individual assets and the global economy.

## Product Availability

The Fund is available to the following products:

- ➔ All Acorn Life Pension products & the Acorn Life Personal Retirement Bond (PRB)
- ➔ The Acorn Life Flexible Savings Plan & the Acorn Life Investment Bond
- ➔ The Acorn Life Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

## \*Minimum Recommended Investment Period

We recommend a minimum investment period of seven years. However, it is important to note that the minimum recommended holding periods for our products vary; please refer to product specific documents for more detail.

# Risk Rating



Acorn Life currently classifies the Managed Growth Fund as a medium risk fund.

Funds categorised as medium risk generally aim to generate a return that is expected to be higher than that from deposits and higher than inflation. They typically invest significant proportions in assets such as equities and fixed-interest bonds (government & corporate) with a heavier weighting towards equities. There are typically lower levels of investment in other assets such as property and cash. Within these asset classes risk can be reduced by investing across different sectors and geographic regions. Investors' capital is not secure and can fluctuate, sometimes significantly, and investors may get back less than they originally invested.

## Key Fund Risks

Investors should be aware that market risk (fund value can fluctuate in line with market movements) and currency risk (exposure to changes in currency exchange rates) are the main risks associated with investing in this fund.

## Charges

The Annual Management Charge (AMC) ranges from 0.5% to 1.75% depending on the product. Additional product charges may also apply.

Your Acorn Life Financial Advisor can provide you with full details of all product charges that may apply.

## Additional Information

Where relevant, tax (currently at a rate of 41%) applies to gains on life assurance policies and is deducted every 8 years and upon encashment. A Government levy (currently 1% of the premium) is payable on all premiums paid into to a life assurance policy.

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**Note:**  
Depending on the specific product selected, some of the charges are not applied uniformly throughout the life of some of the products, but are deducted in the early period. If a consumer withdraws from such a product in the early period, front-end charging will impact on the amount of money which the consumer receives. Please refer to the product specific literature for more detail.

**Sustainability Impact Requirements Disclosure Statement**  
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HSBC Global Asset Management, who manage our managed funds, have made disclosures in relation to the EU Sustainable Finance Disclosures Regulation (SFDR) available on their website.

# Global Property Fund

## Factsheet

# Acorn Life

## Global Property Fund

### Fund Facts

<b>Recommended Investment Period:</b>	Medium to long-term (at least 7 years)*
<b>Typical Asset Mix:</b>	Global property-related assets & funds
<b>Fund Manager:</b>	HSBC Global Asset Management (UK) Limited
<b>Key Fund Risks:</b>	Market, currency and liquidity risk
<b>Risk Rating:</b>	Medium-High Risk



### Potentially Suitable For

The Global Property Fund ("the Fund") is potentially suitable for investors who are willing to accept a medium-high level of risk, with associated rises and falls in value, for the prospect of higher expected capital growth over the medium to long-term. The Fund provides investors with the opportunity to broaden their allocation to property investment and to achieve greater diversification.

### Fund Description

The Global Property Fund invests primarily in property-related assets and in underlying funds that, in turn, invest in listed property assets (e.g. property equities that are officially quoted on a stock exchange for public trading) and/or invest directly in unlisted property (i.e. physical properties). The Fund may also invest lower amounts in other assets such as cash and derivatives (an asset whose value depends on the value of another underlying asset) for the purpose of meeting its investment objectives. There are no geographical restrictions on investment.

The Fund is managed by HSBC Global Asset Management (UK) Limited, the global investment solutions provider of the HSBC Group, who have USD625 billion in assets under management (as at 30th June 2021).

### Product Availability

The Fund is available to the following products:

- ➔ All Acorn Life Pension products & the Acorn Life Personal Retirement Bond (PRB)
- ➔ The Acorn Life Flexible Savings Plan & the Acorn Life Investment Bond

### \*Minimum Recommended Investment Period

We recommend a minimum investment period of seven years. However, it is important to note that the minimum recommended holding periods for our products vary; please refer to product specific documents for more detail.

### Key Fund Risks

Investors should be aware that the main risks associated with investing in this fund are:

- ➔ Market risk (fund value can fluctuate in line with market movements)
- ➔ Currency risk (exposure to changes in currency exchange rates)
- ➔ Liquidity risk\*

\*Liquidity risk means that clients who invest in the Fund may not be able to encash their investment easily in adverse market conditions or may have to encash at a price that has a material impact on what they might get back. HSBC take an active approach in their management of liquidity risk. They do so by investing predominantly in listed property assets, which are generally much more liquid than unlisted direct property. They also ensure that any individual underlying fund does not represent a significant proportion of the overall Fund.

## Risk Rating



Acorn Life currently classify the Global Property Fund as a medium-high risk fund.

Funds categorised as medium-high risk generally aim to generate a return that is expected to be higher than that from bonds, deposits and to exceed inflation. They typically invest significant proportions in equities and but also usually hold amounts in property-related assets and lower risk assets such as government bonds and corporate bonds. Risk can be reduced by investing across different sectors and geographic regions. Investors' capital is not secure and can fluctuate, sometimes significantly, and investors may get back less than they originally invested.

## Charges

The Annual Management Charge (AMC) that applies to the fund depends on the relevant product. Additional product charges may also apply. Your Acorn Life Financial Advisor can provide you with full details of the AMC and all additional product charges that may apply.

## Additional Information

Where relevant, tax (currently at a rate of 41%) applies to gains on life assurance / investment policies and is deducted every 8 years and upon encashment. For all premiums paid into to a life assurance / investment policy, the amount invested is the premium less a Government levy (currently 1% of the premium).

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**Note:**  
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### Sustainability Impact Requirements Disclosure Statement

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