



An Roinn Coimirce Sóisialaí
Department of Social Protection



Ireland's Auto-enrolment Retirement Savings System

Version July 2025

Eligibility



Earn over
€20,000
per year



Are aged
between
23 and 60



Are not already
in a pension
scheme



- ✓ Includes employees on probation, casual, seasonal or part-time contracts
- ✓ Voluntary opt-in for employees outside age and income thresholds

Those currently excluded:

- x Self-employed
- x Non-earning
- x Existing members of occupational schemes and PRSAs

Multiple Employments



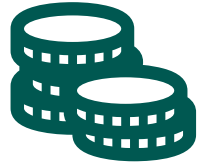
	Gross Pay	Employee	Employer	State
Job A No pension	€10,000	1.5% of €10,000 €150	1.5% of €10,000 €150	0.5% of €10,000 €50
Job B No pension	€15,000	1.5% of €15,000 €225	1.5% of 15,000 €225	0.5% of €15,000 €75
Total	€25,000	1.5% of €25,000 €375	1.5% of €25,000 €375	0.5% of €25,000 €125

Multiple Employments

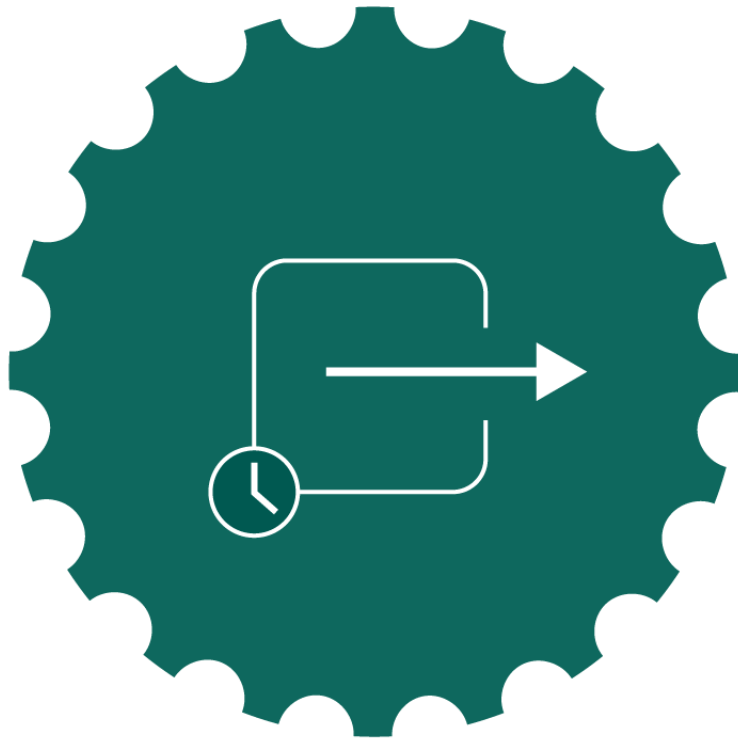


	Gross Pay	Employee	Employer	State
Job A No pension	€10,000	1.5% of €10,000 €150	1.5% of €10,000 €150	0.5% of €10,000 €50
Job B Existing pension	€15,000	No AE contribution	No AE contribution	No AE contribution
Total	€25,000	1.5% of €10,000 €150	1.5% of €10,000 €150	0.5% of €10,000 €50

Contribution rates



	Employee	Employer	State
Year 1 to 3 (2026 – 2028)	1.5%	1.5%	0.5%
Year 4 to 6 (2029 – 2031)	3%	3%	1%
Year 7 to 9 (2032 – 2034)	4.5%	4.5%	1.5%
Year 10+ (2035+)	6%	6%	2%



Opt-out

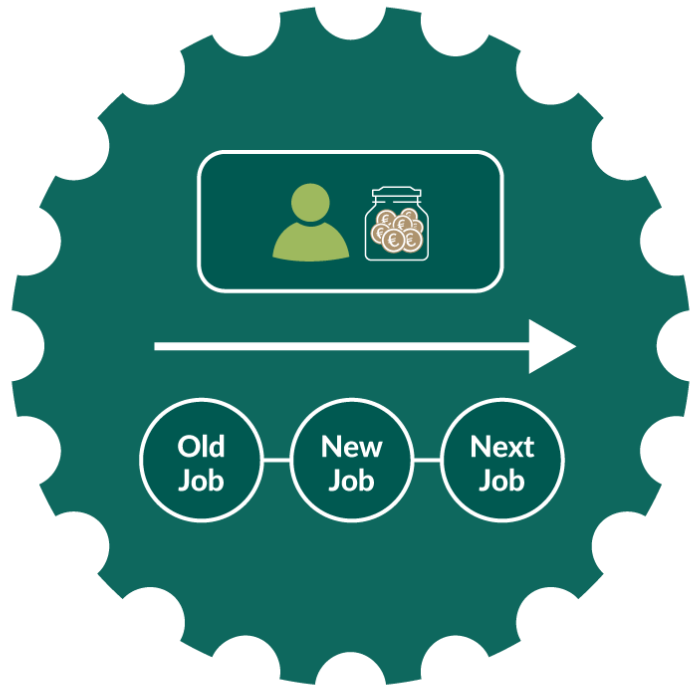


Suspend



Re-enrolment

Other key features



Pot-follows-member



Investment



Retirement Drawdown

Functions of NAERSA



Determine
eligibility

Inform employer
via payroll and
collect
contributions

Facilitate opt in,
opt out,
suspension via
portal

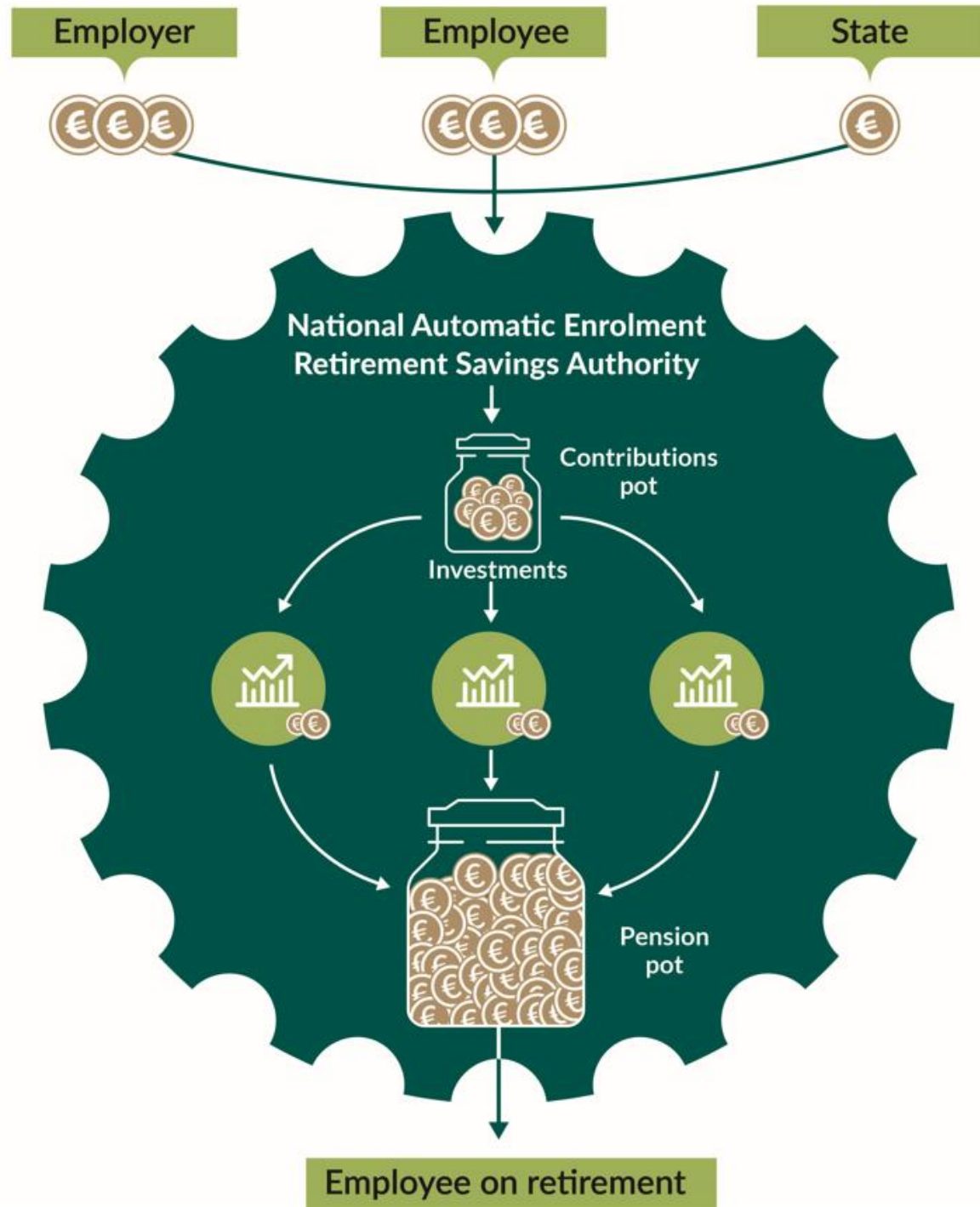
Manage re-
enrolment and
exempt
employment

Manage contract
with investment
managers

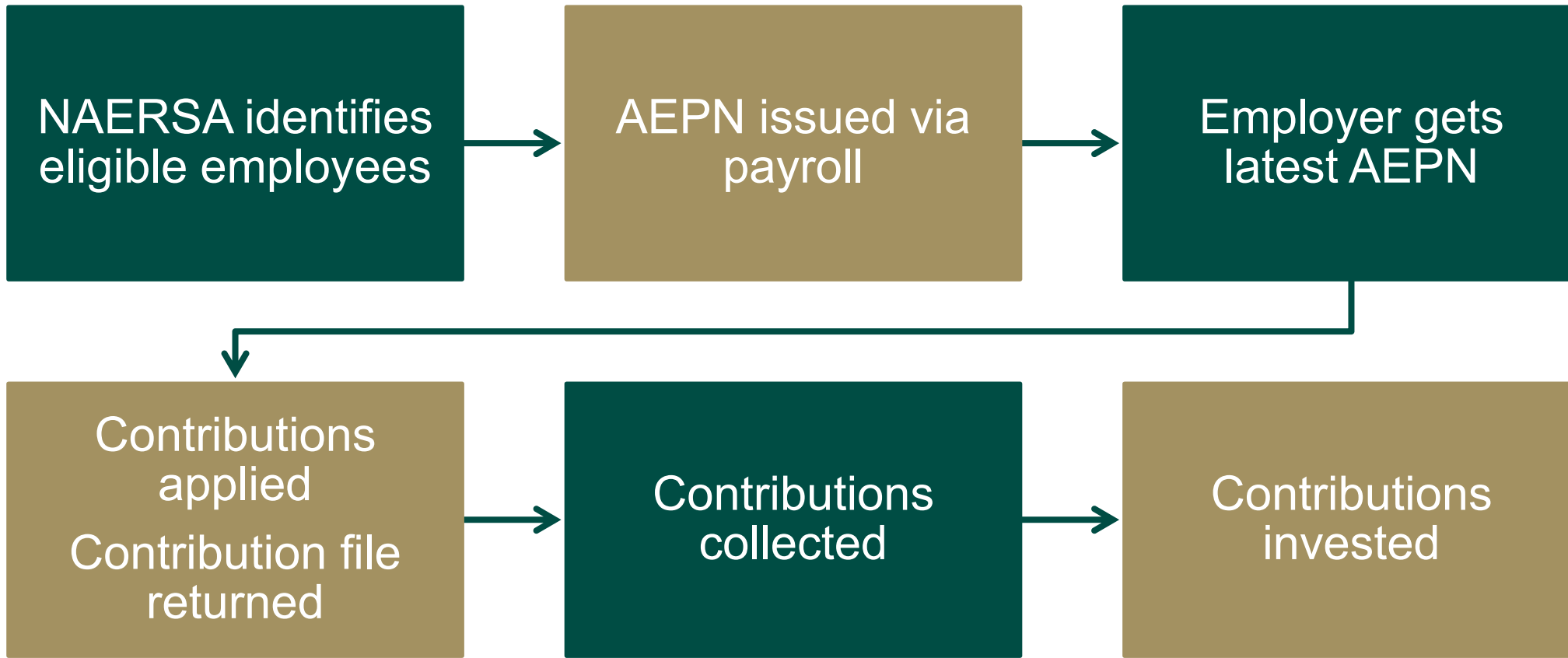
Payment at
retirement

Monitor
compliance

Manage website,
employer and
employee portals



How it will work



Role of employers/payroll operators



Get latest AEPN



Apply AEPN and return contribution file



Pay employee and employer contributions



Inform employee if enrolled for the first time

Compliance



Employers will have to ensure that they are acting in accordance with the **legislation**

Compliance Framework to process non-compliant employers

Fines and penalties will be imposed in the case of non-compliance

Register on the employer MyFutureFund portal before Jan

MyFutureFund Myths



**Administration
burden**

Business cost

**Replace the
State Pension**

**The State can
use your
savings**

**NAERSA will
handle the bulk
of admin**

**Contributions
phased in over
10 years**

**State Pension
will remain the
bedrock of
Irish pensions**

**All savings are
the personal
property of
participants**

4 points to note



Complete employer profile on portal

There is currently no minimum standard for existing pensions

There will be no waiting periods for auto-enrolment

Income from multiple employments is considered for auto-enrolment

Learn more at gov.ie/autoenrolment



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Auto-enrolment

[Access the latest news about auto-enrolment.](#)

What auto-enrolment is

Auto-enrolment is a new retirement savings system for employees that will be introduced on 1 January 2026.

People who do not have a pension scheme, earn more than €20,000 per year and are aged between 23 and 60 will be automatically enrolled into the new system. This means that they will have extra money when they retire and won't have to rely on the state pension alone.

YouTube playlist @DSP-SocialProtection



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Why is auto-enrolment being introduced?

 Only 1 in 3 private sector workers have supplementary pension coverage.

 Individual retirement savings are too low.

 This leads to a reduction in living standards on retirement.

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Irish Auto Enrolment

Auto Enrolment is Ireland's new mandatory workplace pension scheme launching January 2026.

It's designed to help employees save for retirement through automatic enrolment into the MyFuture Fund pension scheme.

Automatic Enrolment Retirement Savings System Act 2024

Purpose

Ensure workers save for retirement through automatic workplace pension enrollment

Scheme Name

MyFutureFund

Authority

Managed by NAERSA (National Automatic Enrolment Retirement Savings Authority)

Three-Way Contribution

EE + ER
+
State

All contribute

Eligibility is determined ONLY by NAERSA - employers and payroll providers must follow NAERSA instructions and cannot make enrolment decisions themselves.

Irish Auto Enrolment Eligibility



Age Requirement

23 to 60 years old

Must be within this age range at assessment

Pension Status

No existing pension

Not already contributing to any pension scheme

Earnings Threshold

€20,000+ annually

Across ALL employments combined

NAERSA determines eligibility using Revenue Payroll Submission Return (PSR) and Department of Social Protection data.
You must act **ONLY** on **AEPN** (Auto Enrolment Payroll Notification) instructions received from **NAERSA**.
Employers & Payroll Providers **DO NOT** assess

The Weekly Assessment Process

Data Source

- Revenue shares payslip data for eligible PRSI classes (A, B, C, D, H, J) on a weekly basis
- Data sent over Thursday Night

Assessment

- NAERSA runs eligibility assessments and updates AEPN every night

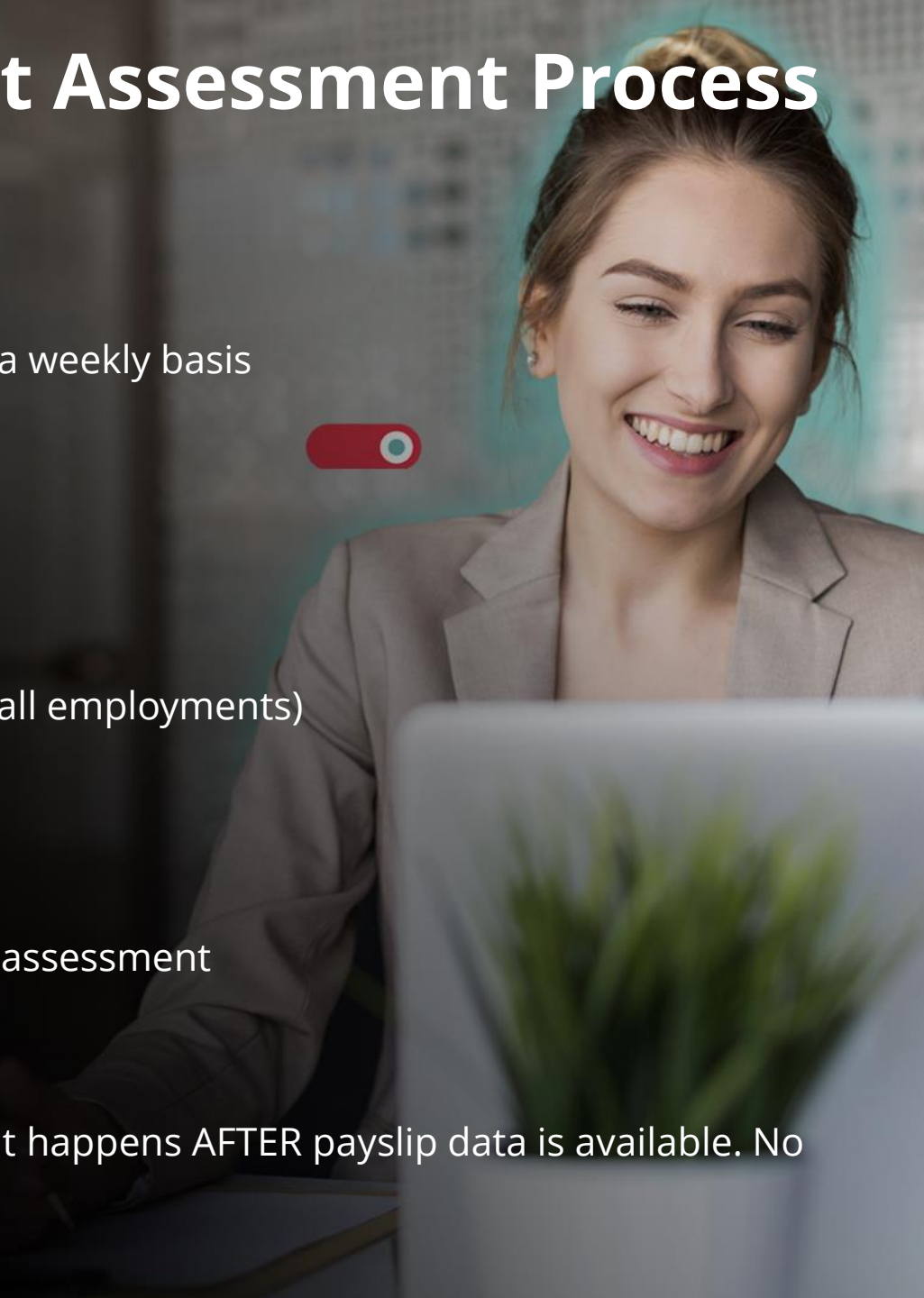
13-Week Lookback

- Reviews most recent 13 weeks of payslip data (data is looked at across all employments)

New Starter Example

New employee starts, first payroll run, PSR submitted to Revenue
Revenue shares Week 1 payslip data with NAERSA. NAERSA runs eligibility assessment
If eligible, AEPN becomes available for employer to download
Employer downloads AEPN and applies in next week's payroll

Key Points: New starters won't be in AE scheme immediately - assessment happens AFTER payslip data is available. No retrospective enrolment - AEPN applies from next payroll forward only



How Auto Enrolment Works



Contribution Rates (Phased Increases over 10 Years)

Period	Year	EE	ER	State	Total
Year. 1-3	2026-2028	1.50%	1.50%	0.50%	3.50%
Year. 4-6	2029-2031	3.00%	3.00%	1.00%	7.00%
Year. 7-9	2032-2034	4.50%	4.50%	1.50%	10.50%
Year. 10+	2035 >	6.00%	6.00%	2.00%	14.00%

Key Points

- Based on Revenue Gross Pay
- €80,000 Annual Limit
- No Employee Tax Relief
- MyFuture Fund Pot follows Member (PPSN)

Revenue Gross Pay

Contributions calculated on same basis as Revenue PSR Gross Pay:

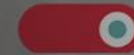
- Basic salary
- Overtime payments
- Bonuses
- Taxable Benefits-in-Kind (BIK)
- All other taxable payments

How Auto Enrolment Works

Example of Impact of Contribution Rate Changes

Employee A

- 26 Years Old
- €20,000 Annual Earnings
- Auto Enrolled



Year	Employee %	Employee Yearly Contributions	Employer %	Employer Yearly Contributions	State %	State Yearly Contributions	Total Yearly Contribution
Year 1 to 3	1.50%	€300	1.50%	€300	0.50%	€100	€700
Year 4 to 6	3.00%	€600	3.00%	€600	1.00%	€200	€1,400
Year 7 to 9	4.50%	€900	4.50%	€900	1.50%	€300	€2,100
Year 10 +	6.00%	€1,200	6.00%	€1,200	2.00%	€400	€2,800



Irish Auto Enrolment

Contributions

Employee: % of Revenue gross pay

Employer: Matches %

Capping: Capped at €80,000* gross income.

State Top-Up: Government provides a top-up.

Tax Relief: No tax relief

Reporting & Deadlines

Contributions: Contributions paid to NAERSA

Return Date: On or Before 6.30PM on Pay Date

Submission File: New AE **contribution file**

New Connection: Not via Revenue.

Go Live: Auto enrolment go live to January 2026.

Auto Enrolment AEPN Statuses

Active

Start / continue Contributions

Opted Out

Stop Contributions

Suspended

Temporarily Stop Contributions

Left Employment
Extended

Continue for 12 months post-cessation

AEL Breach

Stop now €80,000 Cap has been reached

De-Enrolment

De-Enrolled

Exempt

Enrolled but Exempt

Death

Death

Retirement

Retired

Employer Vs NAERSA Responsibility

Employer Responsibilities

- Register with NAERSA
- Download latest AEPN before each payroll run
- Apply AEPN instructions exactly as received
- Submit contributions on / before pay date
- Notify employees of Enrolment

NAERSA Responsibilities

- Determines eligibility for enrolment
- Issues enrolment instructions
- Manages opt-out/suspension/re-enrolment
- Manages changes in circumstance
- Handles disputes and queries
- Processes direct debits
- Manages refunds
- Provides employee portal access



Irish Auto Enrolment

1: Assessment

NAERSA assesses eligibility using Revenue & DSP data

2: AEPN Issued

Download latest AEPN before processing payroll

3: Payroll

Apply AEPN rates to calculate contributions

4: Submit File

Send contribution file by 18:30 on pay date

5: Direct Debit

NAERSA collects funds via direct debit

Key Operational Rules

Immediate Payment: Contributions must be paid on or before the employee's pay date

- not monthly like traditional pensions

NAERSA Authority: Continue deductions until you receive a formal stop instruction even if:

- Employee earns over €80,000
- Employee joins a company pension scheme

Employee Notification: You must inform employees when they are enrolled

- Template provided by the Department

Opt-Out Period: Employees can opt out in months 7-8 after enrollment

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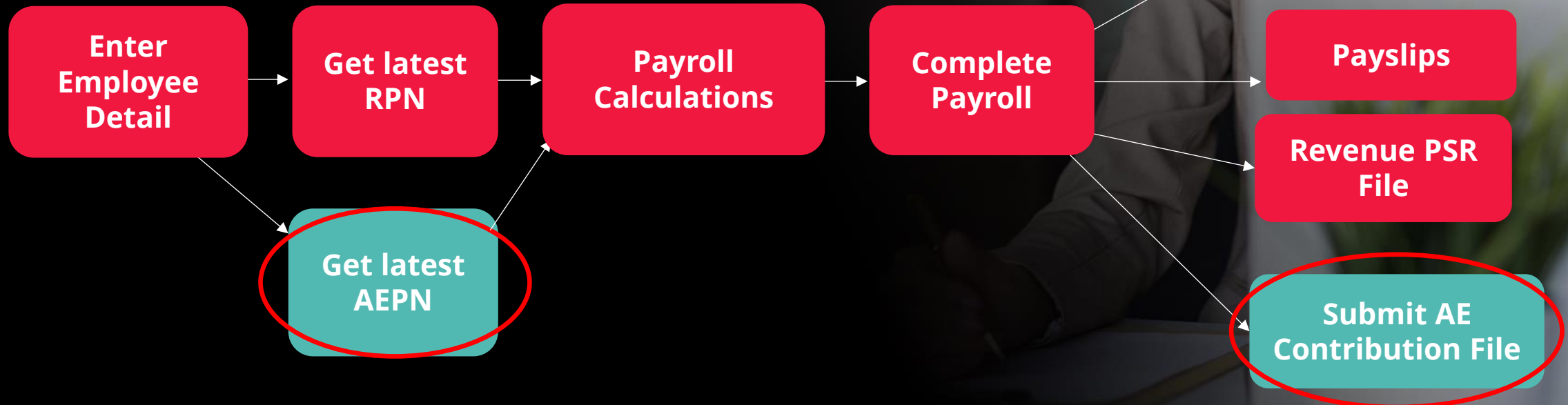
Apply AEPN rates to calculate contributions

4: Submit File

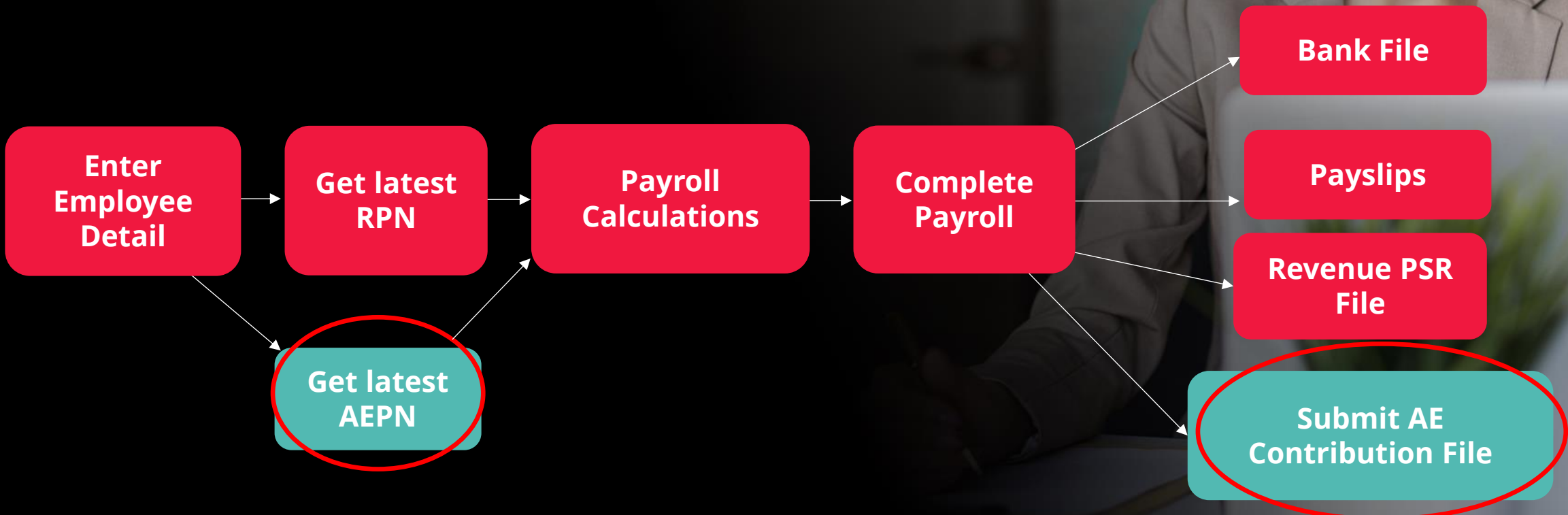
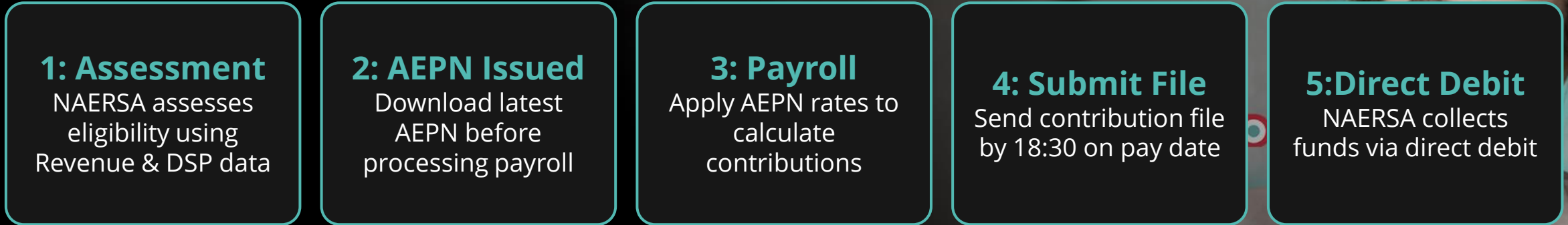
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Impact of Changes



Who Gets Automatically Enroled?

Included Employees

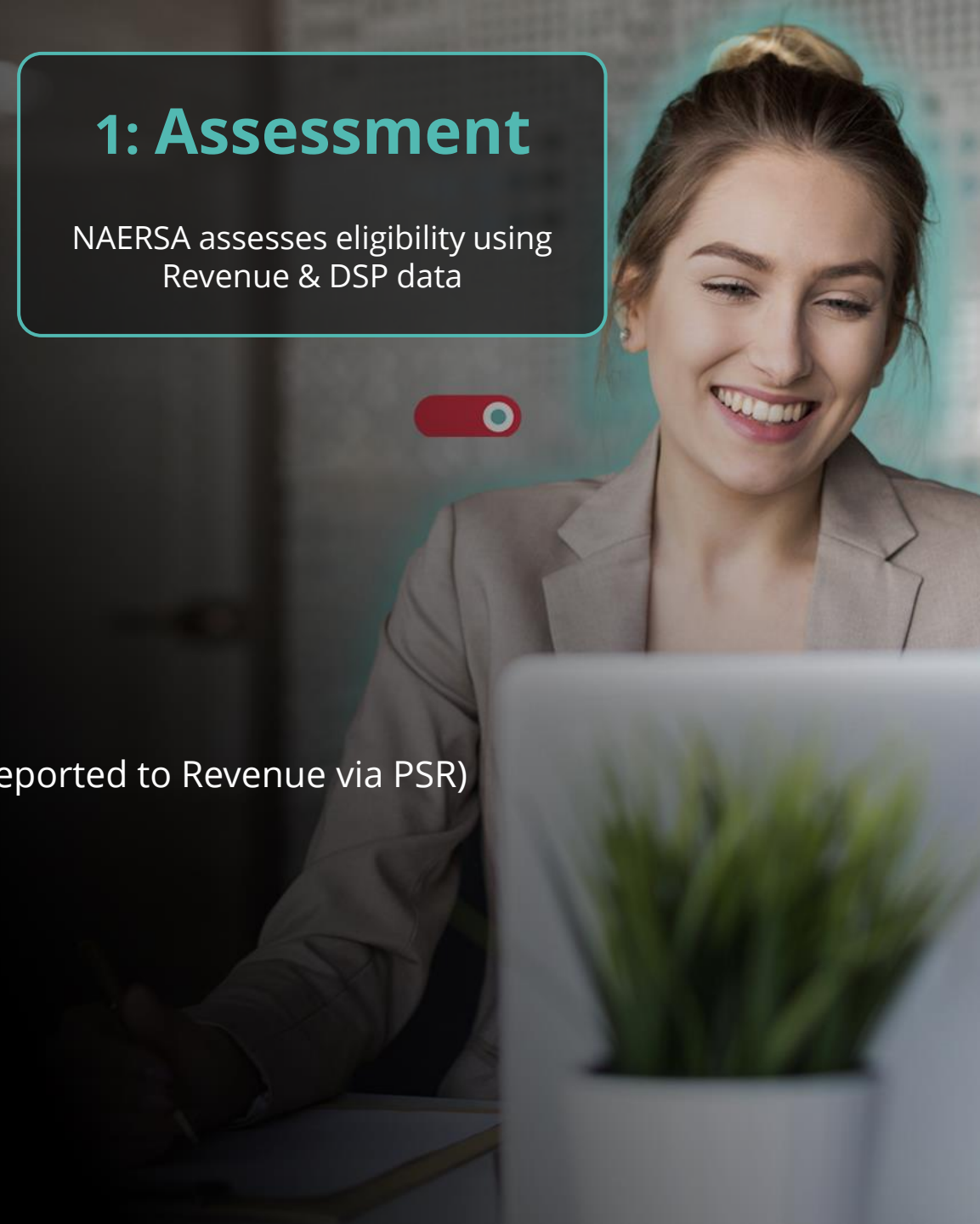
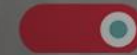
- Full-time, part-time, temporary, and casual workers
- Contractors paid through payroll
- Seasonal workers/Apprentices
- Multiple job holders (assessed per employment)

Excluded from Assessment

- Employees already in company pension schemes (which are reported to Revenue via PSR)
- Public/Civil servants with occupational pensions
- Community Employment participants
- Those receiving pension income (PRSI Class M)
- Self Employed (PRSI Class S)
- Employees under 23 or over 60

1: Assessment

NAERSA assesses eligibility using Revenue & DSP data



Why Some Employees Won't Be Enroled

Already Have Pension Coverage

- Occupational pension schemes (RBS)
- PRSAs (Personal Retirement Savings Accounts)
- RACs (Retirement Annuity Contracts)
- AVCs (Additional Voluntary Contributions)
- ASC (Additional Superannuation Contribution)

Important Notes

- Pension must be reported through payroll to be recognised
- If employee joins company scheme after auto enrolment NAERSA will update AEPN to 0% but only comes after a PSR has been submitted

€80,000 Cap

- Contributions calculated on earnings up to €80,000 (as assessed by NAERSA)
- Employers cannot stop deductions at €80,000 themselves
- Must wait for NAERSA instruction via updated AEPN



The AEPN - Your Enrolment Instruction

What is an AEPN?

- Automatic Enrolment Payroll Notification
- Official instruction from NAERSA to enrol/change employee status
- Contains contribution rates and enrolment date
- MUST be followed - no employer discretion

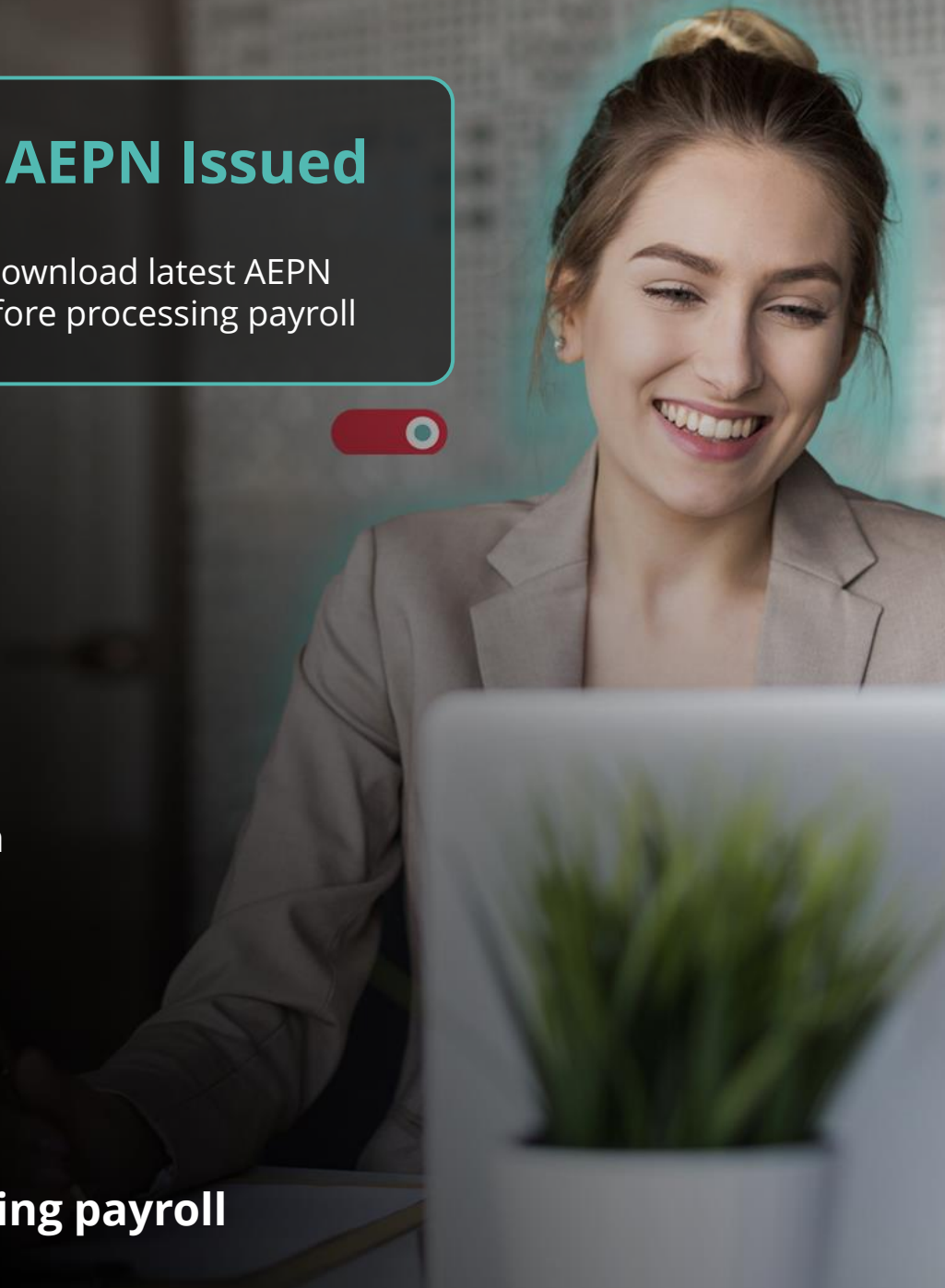
Key AEPN Statuses

- Active: Start/continue contributions at specified rate
- Opted Out: Stop contributions (0% rate)
- Suspended: Temporarily stop contributions (0% rate)
- Left Employment-Extended: Continue for 12 months post-cessation
- AEL Breach: €80,000 Cap Reached (0% rate)
- De-Enrolment: Incorrectly Enrolled now De-Enrol (0% rate)
- Exempt: Enroled but Exempt (0% rate)
- Death (0% rate)
- Retirement (0% rate)

Golden Rule: Always download latest AEPN before processing payroll

2: AEPN Issued

Download latest AEPN
before processing payroll



1: Assessment

NAERSA assesses eligibility using Revenue & DSP data

2: AEPN Issued

Download latest AEPN before processing payroll

3: Payroll

Apply AEPN rates to calculate contributions

4: Submit File

Send contribution file by 18:30 on pay date

5: Direct Debit

NAERSA collects funds via direct debit

Key Business Process Points

What Employers Must Do

- ✓ Download latest AEPN before each payroll run
- ✓ Apply AEPN instructions exactly as received
- ✓ Submit contributions on or before EE pay date
- ✓ Notify employees of enrolment

Remember: NAERSA is the sole authority for enrolment decisions. All disputes or queries go to NAERSA

What Employers Must NOT Do

- ✗ Assess eligibility themselves
- ✗ Stop deductions without NAERSA instruction
- ✗ Make retrospective calculations
- ✗ Override AEPN instructions