ROI Pension auto-enrolment update

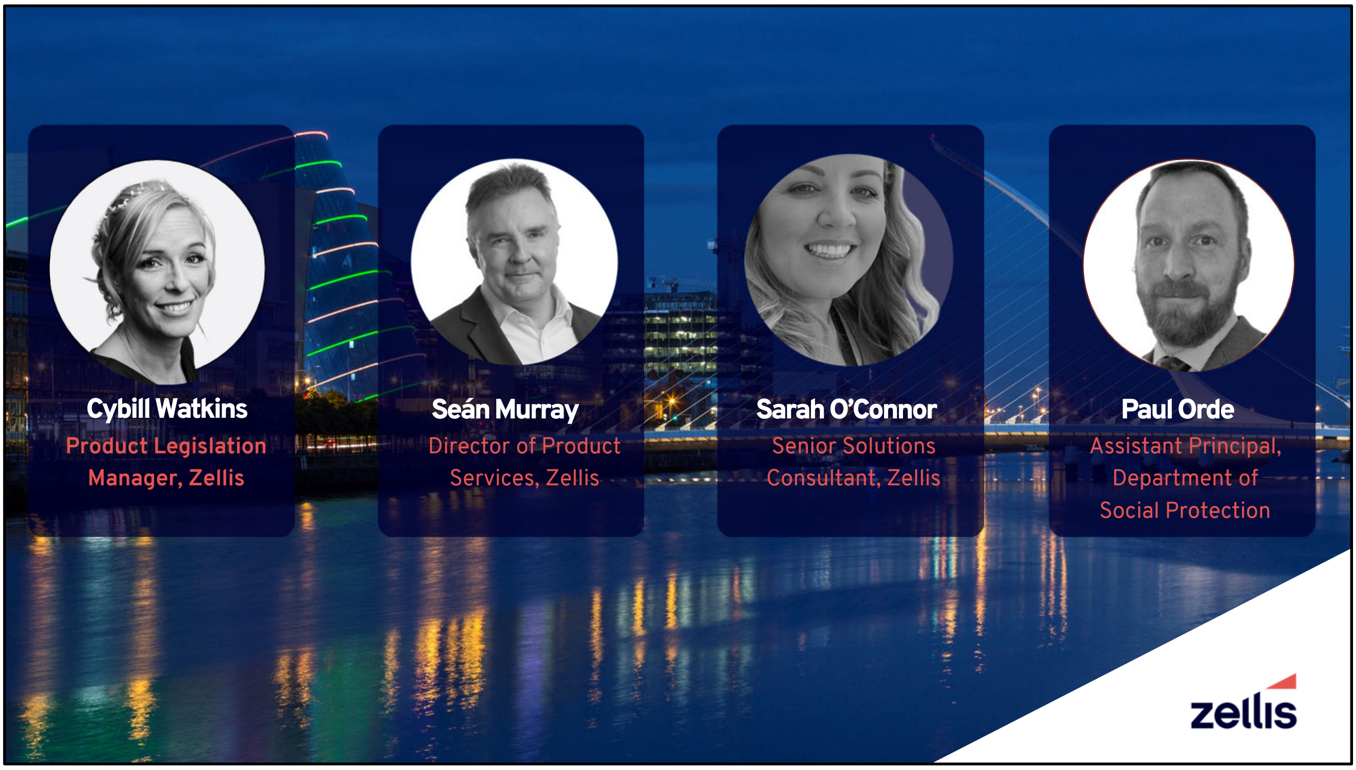
August 2025

Agenda

Ireland Pension auto-enrolment programme

Contents

Introduction.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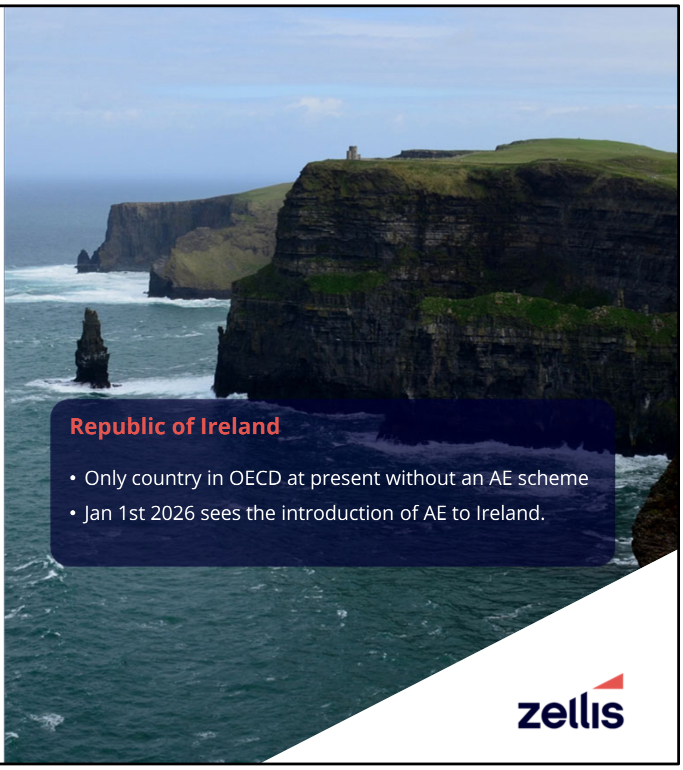
Update on auto-enrolment

Update since our last webinar in February.

Main Points

- Go-live date for Auto-enrolment deferred until Jan 1st, 2026 *(Announced 29th April)*
- Development of the technical solution continues between NAERSA and the Payroll Software Developers Association
- Announcement of three successful bidders to serve as Investment Managers *(Announced 20th May)*
- Government launches its multimedia awareness campaign *(Announced 7th July)*
- Zellis announces planned release of Zellis HCM 10 for Sept 25 containing the first phase of functionality to facilitate the new AE scheme *(Announced 17th July)*



Republic of Ireland

- Only country in OECD at present without an AE scheme
- Jan 1st 2026 sees the introduction of AE to Ireland.

An Roinn Coimirce Sóisialaí
Department of Social Protection

MyFuture Fund

Ireland's Auto-enrolment Retirement Savings System

Version July 2025

My name is Paul and I'm going to give you an overview of MyFutureFund, including the eligibility, contribution rates and how the scheme will work.

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

- Employees who are eligible for automatic enrolment meet these three criteria. The first is that they earn €20,000 or more across employments per year. The second is that they are aged between 23 and 60. And the third is that they are not already contributing to a pension scheme through payroll.
- Employees who earn less than €20,000 or who are aged 18 to 66 can opt in to MyFutureFund, and they'll be able to do this on the online portal.
- All employees whose pay is reported to Revenue in the Republic of Ireland are potentially eligible for MyFutureFund. Factors like contract type and length are not taken into consideration. This means that seasonal workers, part-time workers, workers on probation etc. will all be considered for the eligibility test, and will also be able to opt in.
- People who are self-employed or not currently working and earning won't be eligible for auto-enrolment or to opt in.

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

- We get a lot of questions about how auto-enrolment will work for an employee who has multiple employments, and sometimes an example works better than a long winded explanation.
- In this example, the employee has two employments. In Job A they have a gross pay of €10,000, and in Job B they have gross pay of €15,000.
- Although they earn less than €20,000 in both of these jobs, their aggregated pay of €25,000 is taken into consideration for the income threshold. Therefore, they are eligible to be auto-enrolled.
- The employee will pay contributions for both employments, and each employer will pay contributions as a percentage of the gross pay that they pay the employee.
- As you'll see in a few minutes, in the first few years of MyFutureFund the employee and employer contributions will be 1.5% of gross pay and the State top-up will be 0.5% of gross pay.
- In this example, the total employee and employer contributions will be equal to 1.5% of the employee's total gross pay of €25,000 and the State top-up will be equal to
- 0.5% of their gross pay. This equates to a total annual contribution of €875 to the employee's savings pot.

Multiple Employments

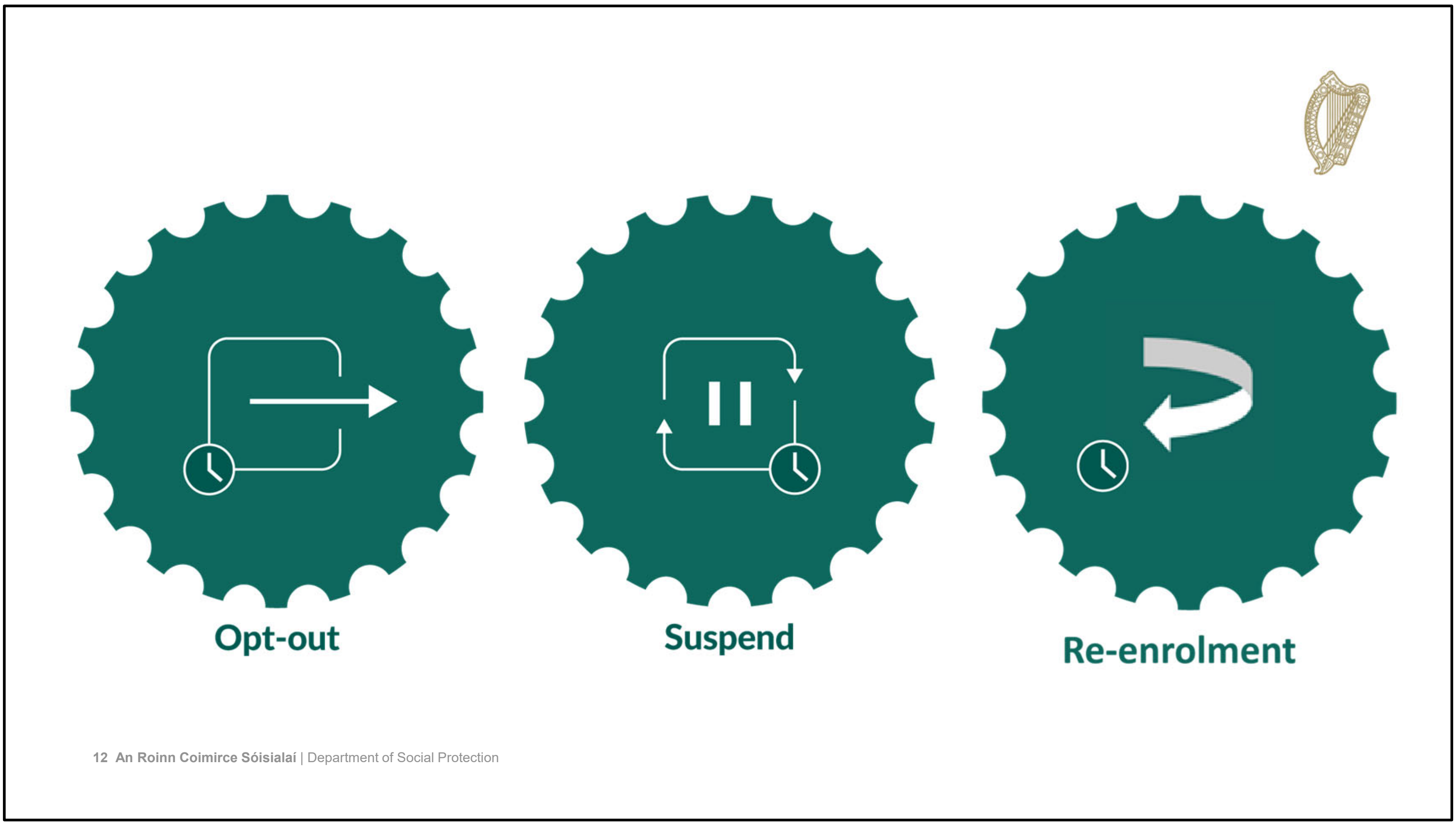
	Gross Pay	Employee	Employer	State
Job A No pension	€10,000	1.5% of €10,000 €150	1.5% of €10,000 €150	0.5% of €10,000 €50
Job B Existing pension	€15,000	No AE contribution	No AE contribution	No AE contribution
Total	€25,000	1.5% of €10,000 €150	1.5% of €10,000 €150	0.5% of €10,000 €50

- In this example the employee is already paying into a pension scheme for Job B and will therefore be exempt from MyFutureFund for that employment. This means that there will be no contribution to MyFutureFund in respect of that employment.
- However, the employee's gross pay for Job B will still be taken into account for the income threshold, and so they will still be automatically enrolled for Job A where there are no existing pension contributions.
- Contributions will be paid by the employee, employer and State based on the gross salary of €10,000. This equates to a total contribution of €350 to the employee's MyFutureFund savings pot.
- Although assessing the income threshold in this way does add a layer of complexity, it means that people who work multiple part-time jobs won't lose out.
- Employers won't necessarily need to know if any of their workers have another job, because they won't be deciding who is eligible for MyFutureFund. As I'll explain later, NAERSA will determine this. It is something that employers should be aware of, however.

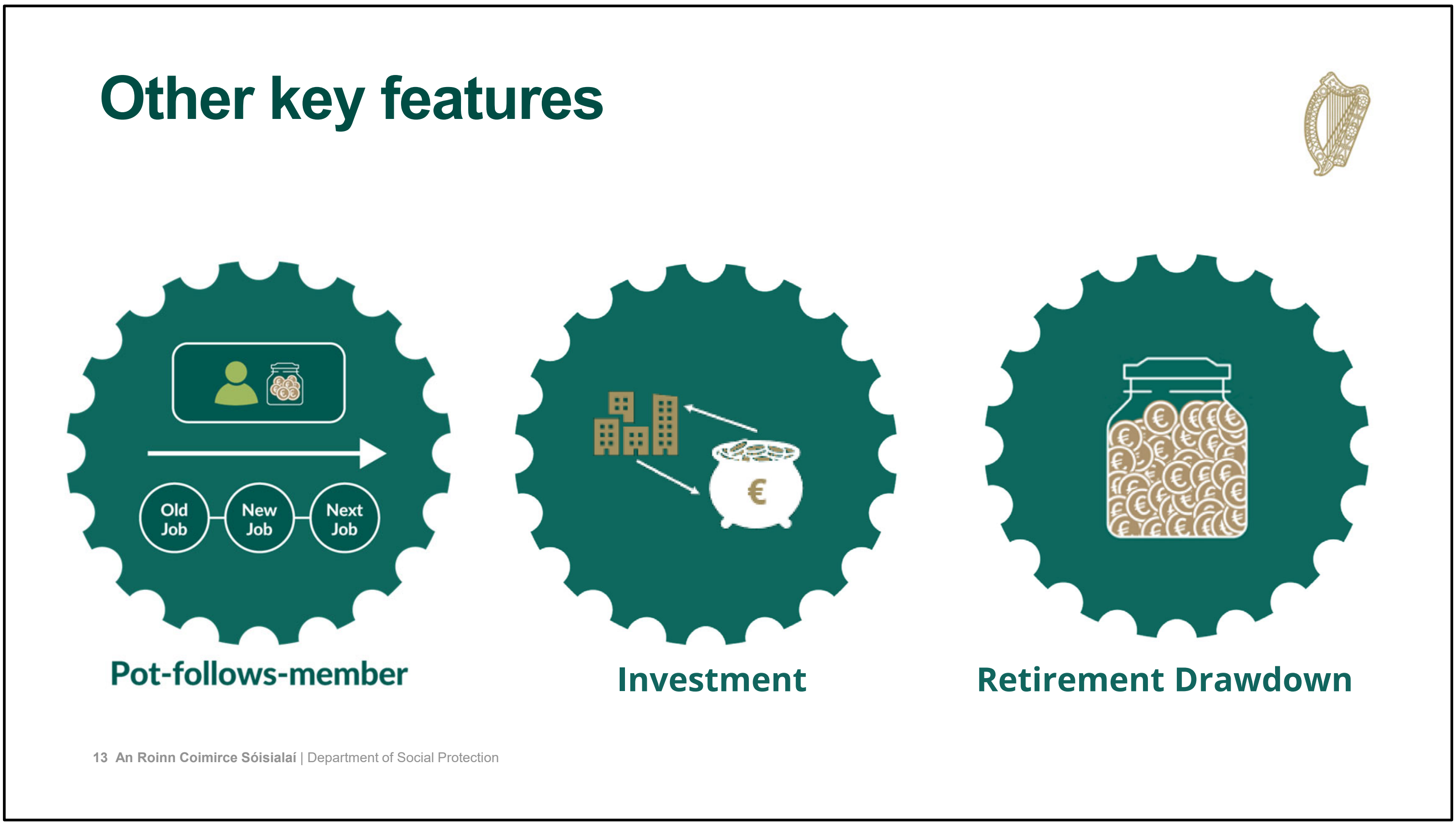
Contribution rates

	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%

- The contribution rates will be fixed as outlined in this table. It won't be possible to contribute more or less than these rates, at least in the initial years of the scheme.
- Employers will match their employee's contribution, and the State will pay a top-up instead of tax relief on the employee's contributions.
- To help everyone adjust and get used to this extra cost, contributions will be phased in over the first decade of the scheme. They'll start at 1.5% for the employee and employer, and rise by 1.5% every three years until 6% is reached in year 10.
- The phasing in of contributions will take place in the first decade of the operation of MyFutureFund, not in the first ten years of an employee's career. If a new employee was to join the scheme in 2033, they would start paying the 4.5% rate, and any employee who joins after 2035 will be on the 6% rate.
- All contributions will be calculated on the employee's gross pay before deductions, and the employee's contribution will be taken from their net pay. This means that anything that's included in gross pay will be assessable for the contribution rate.
- To help ease the cost, contributions will be calculated up to a maximum gross pay of €80,000. Contributions will be stopped by NAERSA through the payroll notification for the remainder of the year, after the threshold is breached.



- I'm going to give you a brief overview of the options to opt out or suspend contributions, and if you'd like more detail there are videos available on our YouTube channel that go into more depth.
- The opt out window will be available in months 7 and 8 after enrolment or re-enrolment, and also in months 7 and 8 after a contribution rate change.
- When an employee opts out, all contributions will stop, including those from the employer and State.
- A full or partial refund will be available to employees based on their own contributions, but all of the employer and State contributions paid up until that point will remain invested in the employee's savings pot.
- In addition to opt out, employees will also be able to suspend their contributions at any time outside of the mandatory six month participation period. Employer and State contributions will also be paused for the duration of the suspension.
- Employees won't get a refund of contributions in this scenario.
- And to ensure that an employee doesn't opt out or suspend and forget to come back, they'll be automatically re-enrolled after two years provided they still meet the eligibility criteria.
- Employees will be able to apply to opt out or suspend through the employee portal, and NAERSA will keep track of who is due to be re-enrolled. Employers will be notified of the change through an updated payroll instruction.

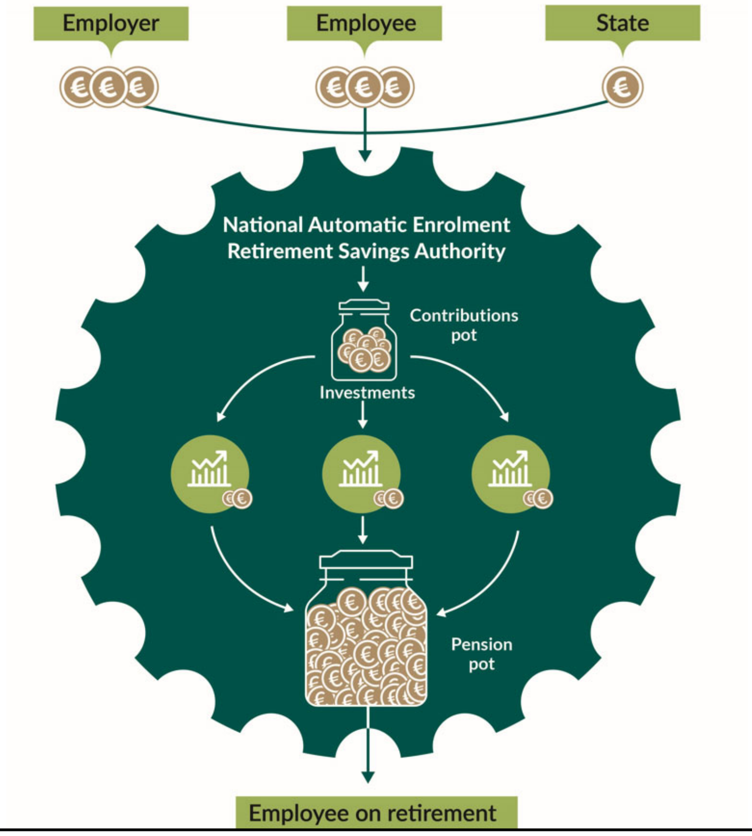


- The pot-follows-member approach is a key feature that was designed based on learnings from other countries. It means that employees will have one savings pot in the system, even if they move jobs a lot throughout their career. It eliminates the burden of having multiple pots and the loss through fees eroding small pots.
- To ensure that everyone's savings go as far as they can, they'll be invested.
- Three investment management companies have been chosen through a procurement process to use their expertise to grow employee's savings. The preferred bidders are Irish Life Investment Managers, Amundi and Blackrock.
- The investment managers will each provide a high, medium and low risk fund that will be used to make up the four fund strategies available to participants.
- As well as a high, medium and low strategy there will be a default strategy that everyone will be placed in to begin with.
- The default strategy will operate on a lifecycle basis, which means that investment risk is decreased as the participant gets closer to retirement. It takes advantage of high risk growth in younger years, and the stability of low risk closer to retirement.
- The default strategy will allow participants to get a good retirement income without having to make choices or decisions. Those that do want to choose will be able to switch to the high, medium or low risk strategy.
- After all that savings and investing, employees will have built up a pot for retirement.
- The retirement age for MyFutureFund is linked to the State Pension age, which is 66.
- In the initial years of the scheme, retiring employees will receive a lump sum payment from their pot. In the future more retirement products will be developed and available to retiring employees.
- Unlike systems in other countries, employees won't be able to access their pot before retirement age. This is to ensure that their savings are ringfenced for retirement.
- Early drawdowns will only be possible in the case of an ill-health retirement. In the unfortunate event where an employee dies prior to retirement, their savings will be crystallised and will form part of their estate.

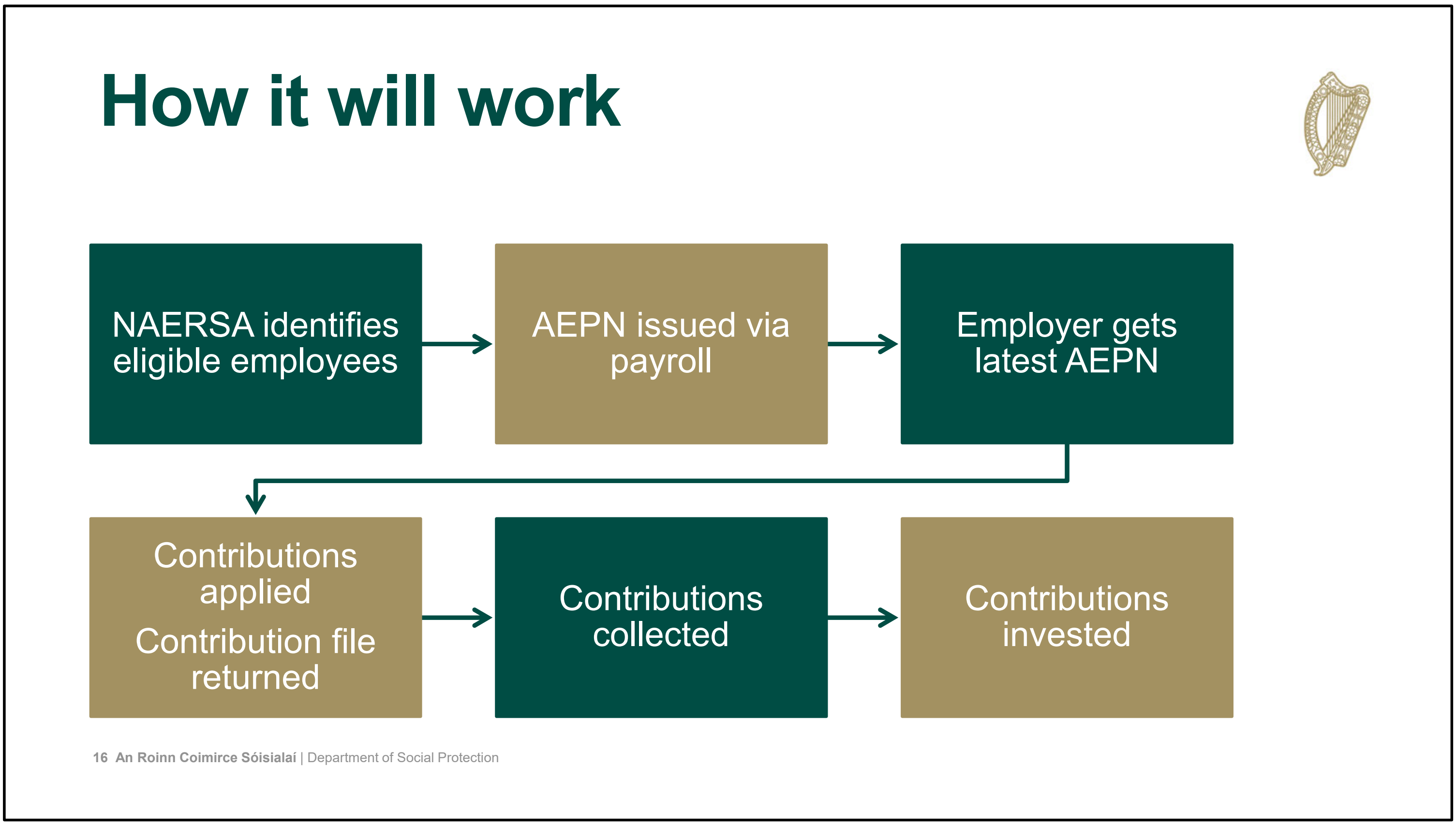
Functions of NAERSA

- 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

- As I mentioned before, a new body called the National Automatic Enrolment Retirement Savings Authority, or NAERSA will be set up this year to administer MyFutureFund. NAERSA will have a Board that will be answerable to the Minister and the Oireachtas, and it will be supervised by the Pensions Authority.
- The body will bear the bulk of the administrative burden and just to give you an idea here are some of its main functions.
- NAERSA will determine employee's eligibility for the scheme using Revenue payroll data.
- They will inform employers through an auto-enrolment payroll notification, or AEPN, when an employee has been enrolled and that notification will contain the contribution percentages to be applied. NAERSA will collect employee and employer contributions from the employer and the State top-up separately.
- They will manage the employee's savings pot, and this will include managing the administration of the opt in, opt out and suspension options through the employee portal.
- NAERSA will also manage re-enrolment and exempt employment where an employee has started paying into another pension scheme, and update the AEPN accordingly.
- They will manage the contract with investment managers, ensuring that they are complying with its terms and conditions.
- NAERSA will pay out the savings pot to employees at retirement, or to their estate if they have passed away.
- They will monitor compliance with the legislation, and for employers this means paying contributions on time and not forcing employees to opt out or suspend their contributions.
- NAERSA will also manage the public website with information on MyFutureFund, as well as the employee and employer portals. Employees will be able to view their savings and execute choices, while employers will be able to check their contribution record and update payment details. A contact centre will also be available to employees and employers.



- This infographic gives us an overview of how the system will work. Contributions will be collected by NAERSA, who will then pool and allocate them to the investment managers according to the employee's investment strategy.
- The investment managers will invest the contributions and generate returns, which will then be allocated to the employee's savings pot by NAERSA.
- NAERSA will pay out the value of the employee's savings to them on their retirement.



- I'll explain the process in a bit more detail.
- NAERSA will use payroll data from Revenue to identify eligible employees. This will be pretty quick for employees who already have an earnings record, but will take up to 13 weeks for new employees who have no earnings record. The lookback is a review by NAERSA of Revenue payroll data to see if an employee is eligible to be auto enrolled. For this 13 week lookback period, the annual threshold will be pro-rated, so once someone hits €5,000 gross pay they will be enrolled.
- The 13 week lookback period is on a rolling process, so even if an employee doesn't qualify initially, NAERSA will continue to monitor in case they do become eligible.
- NAERSA will send the auto-enrolment payroll notification, the AEPN, to an employer via payroll software for each employee that is enrolled.
- The employer, or payroll operator, will 'get latest AEPN' and apply it to calculate the contributions.
- The employer or payroll operator will return a contribution file to NAERSA, and NAERSA will use this to ensure that the right amount of contributions are collected.
- Employee and employer contributions will be collected from the employer, and there will be a couple of payment methods for this. The easiest way for employers to pay will be through a variable direct debit which they will be able to set up on the employer portal.
- Once NAERSA has collected all of the contributions, they'll be pooled and sent to the investment managers.

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

- To make it clear what employers or their payroll operators will have to do, I'll go through the process from their point of view.
- Employers or their payroll operators will 'get latest AEPPN' through the payroll software.
- They'll then apply the AEPN and return the contribution file through the software by 6:30pm on the employee's pay date.
- Employers will have to make sure that they pay the contributions on the same day that the employee is paid, and the easiest way to do this will be to set up a variable direct debit on the employer portal.
- If it's the first time that an employee has been enrolled, employers will have to notify them of this and of their enrolment date.

What it means for employers

Minimal administration for employers

- Employers will face **minimal admin** tasks
- **Contributions** calculated automatically by payroll software
- **National Automatic Enrolment Retirement Savings Authority** (NAERSA) will identify eligible employees based on payroll data submitted to Revenue

Compliance

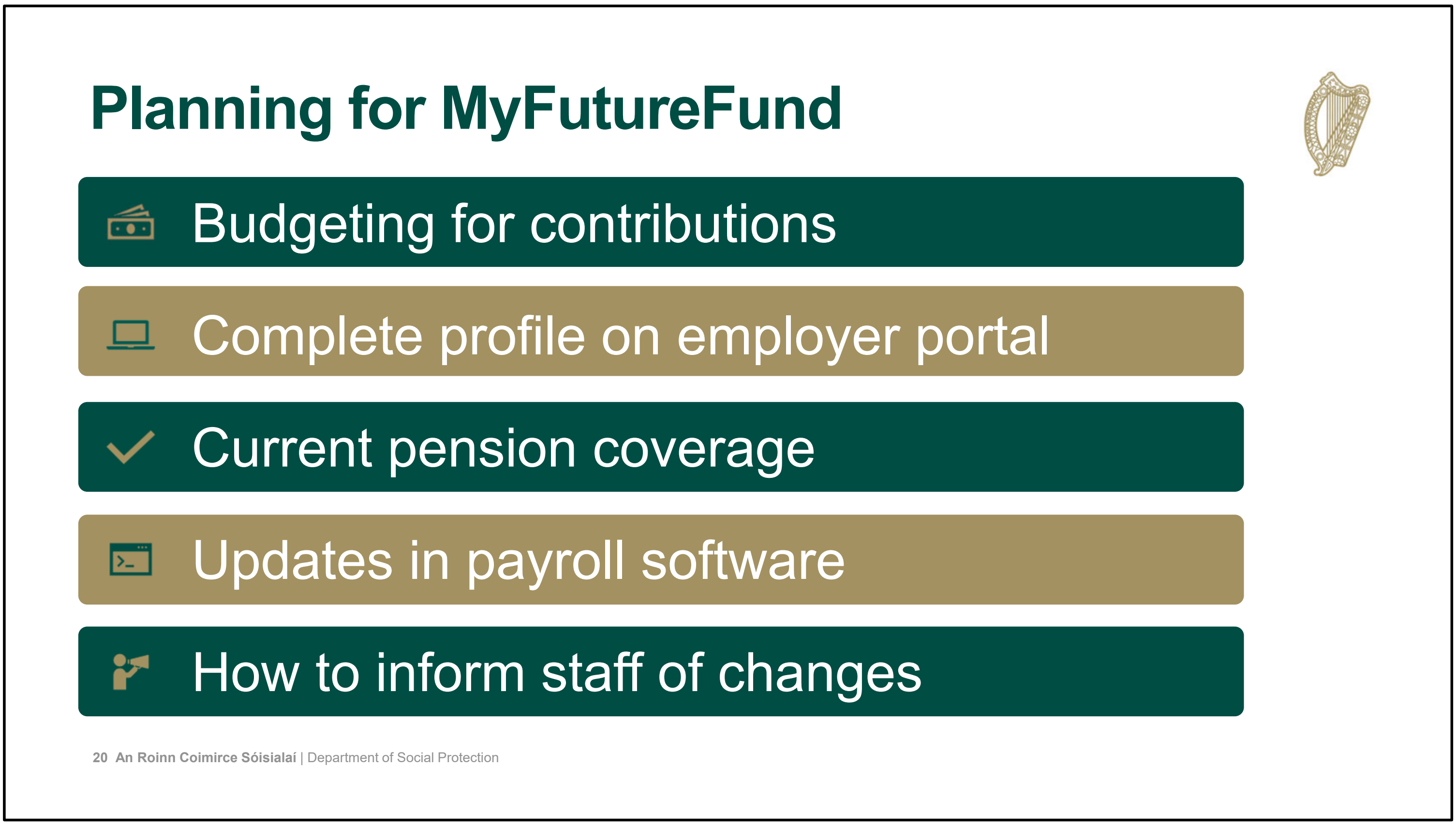
- Employers will have to ensure that they are acting in accordance with the **legislation**
- **Resolution** process for non-compliance and complaints
- **Fines and penalties** will be imposed in the case of non-compliance

- Because NAERSA will be managing the bulk of the administration, there will be less work for employers involved when compared with running their own occupational scheme.
- This will mostly be achieved by using the payroll software that employers already have, and we're working closely with payroll software providers to finalise the specifications applicable.
- Employers who don't use payroll software will be able to download the AEPN and upload the contribution file through their account on the employer portal.
- Employers won't have to worry about who should or shouldn't be in MyFutureFund, as NAERSA will take care of this.
- Employers will have some responsibilities, however. Automatic enrolment is an employment right set out in legislation.
- There will be a number of protections including fines and penalties for employers who prevent their employees from opting in or who force them to opt out or suspend contributions.
- Any withheld or underpaid contributions will attract interest payments.
- It's very important that employers are aware of these obligations.

Employer benefits

- Not having to pay to set up a company pension scheme
- Not having to administer a company pension scheme
- Ensuring that employees are looked after
- Increased competitiveness and attractiveness as an employer
- Employer contributions will be deductible for corporation tax purposes

- There are some important benefits for employers.
- A big one is that employers can ensure that their employees are looked after in retirement without having to set up or administer a company pension scheme.
- They can also increase their competitiveness and attractiveness as an employer.
- Also, it’s important to highlight that employer contributions will be deductible for corporation tax purposes.

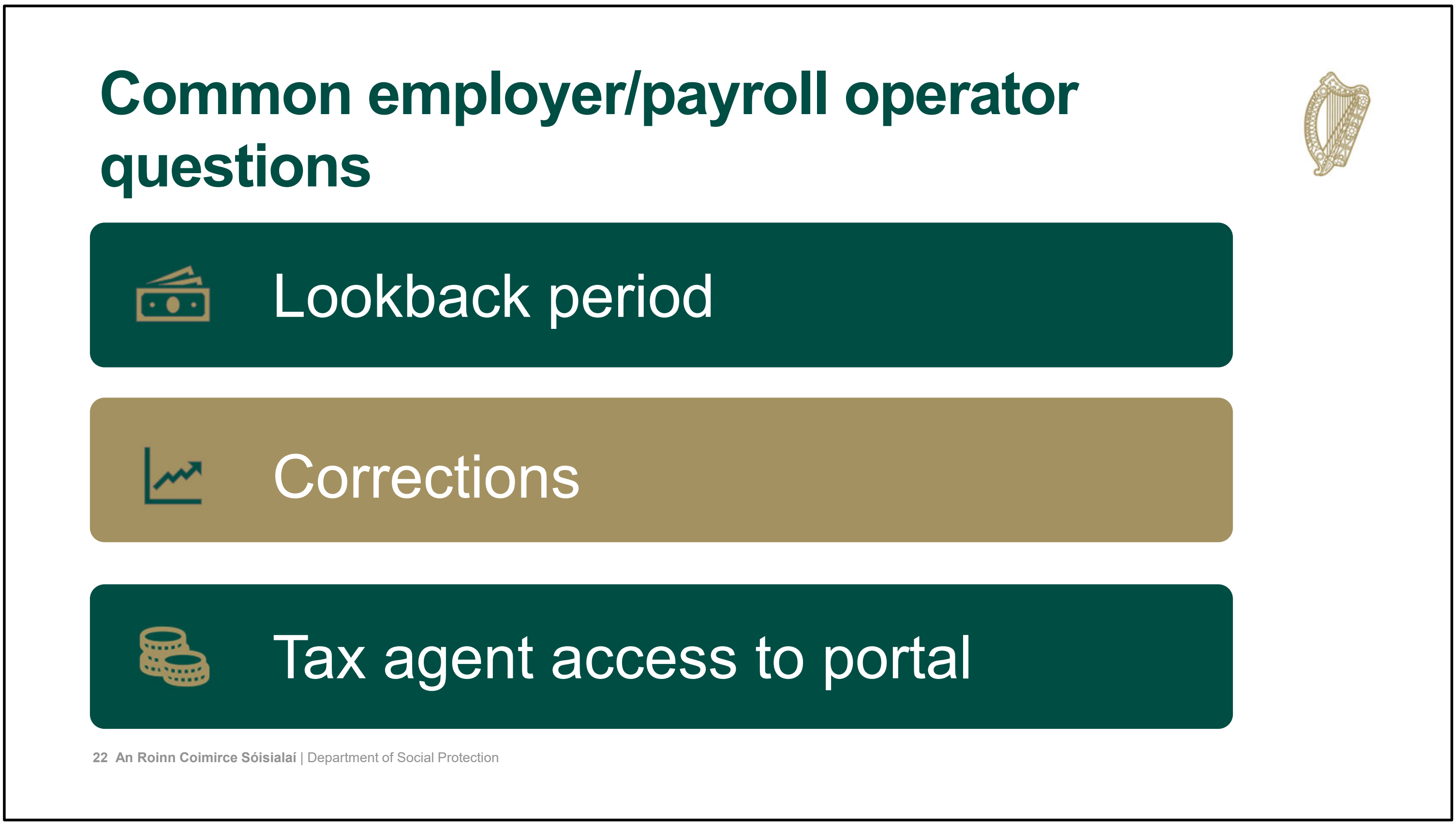


- There are a few things that employers can do to prepare for the launch of MyFutureFund.
- They need to budget for the introduction of the scheme next year and in the years going forward. It will be clear to employers how many of their staff meet the age and earnings criteria, but don’t forget that those earning below €20,000 and aged 18-66 can also opt in.
- Employers will be asked to complete their profile on the employer portal before the system commences. This means that they’ll have a direct line of communication with NAERSA, and they’ll be able to set up a variable direct debit or select another payment method.
- If employers operate a pension scheme in their business already, but not all of their employees are enrolled, it’s very likely that they could be enrolled in MyFutureFund. This means that they could have two schemes operating side by side.
- If there is a waiting period for the occupational pension scheme, employees could be enrolled in MyFutureFund during this time. If this happens and the employee subsequently wants to join the other scheme, they will be able to do so at any time.
- Although there shouldn’t be any major problems with operating MyFutureFund and another pension scheme, employers might prefer to have all their employees in the existing pension scheme, and should therefore encourage their employees to join that scheme now.
- As I’ve said before, payroll software will be used to enrol employees. Closer to the launch of the scheme, payroll software companies will need to update their software to facilitate this. This will help to ensure that employees can be enrolled as smoothly and seamlessly as possible, and that employers are compliant with their obligations.
- Under the auto-enrolment legislation, employers will need to inform employees directly when they have been enrolled. To make this as easy as possible, we will provide assets and advice to employers to help them fulfil this obligation.

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

- There are a number of myths, or pieces of misinformation about MyFutureFund. It's important that as employers and payroll operators you have the correct information. So we're going to go through a number of the most common myths.
- Much has been made about the administrative burden of MyFutureFund. The truth is that the vast majority of admin will be handled by NAERSA. This includes identifying eligible employees, enrolling employees, managing opt-in, opt-out, suspension, and re-enrolment, leaving very little for employers to do. In fact, especially for businesses that don't already have a pension scheme, there will be less administration work that setting up an occupational pension scheme.
- Businesses and employers are understandably worried about an increase in costs. Contribution rates will be phased in gradually to make it easier for employers and employees to budget for the introduction of MyFutureFund. While MyFutureFund does represent a modest increase in wage costs, as time goes on, international evidence shows that contribution increases will be largely absorbed into normal pay negotiations.
- MyFutureFund will not replace the State Pension. Instead, it will sit alongside and supplement it, like any private or occupational pension does. The State Pension will remain the bedrock of the Irish pension system. MyFutureFund will be completely separate to the State Pension, and MyFutureFund contributions will be in addition to PRSI contributions. The Contributory State Pension is calculated on PRSI contributions and doesn't take anything else into account. Therefore, MyFutureFund will have no effect on it. The Non-Contributory pension is means tested and any MyFutureFund payments will be assessable, the same as any other pension payment.
- There have been suggestions that the State may use MyFutureFund savings for other purposes, especially if there is an economic downturn. It is important to say that categorically that these savings are the personal property of the participants. This is laid out in the legislation and provides constitutional protections, as with any private property. This means that the State, nor anyone else will be able to use the savings for any other purpose.



- We get a lot of questions from employers and payroll operators, and I'm sure you'll have more for us in a few minutes, but I'll address some of the most common ones now.
- As I explained earlier, a lookback period will be used to determine if a new employee with no earnings record meets the income threshold for auto-enrolment.
- The lookback period will begin when the employee's earnings are reported to Revenue, and will continue until NAERSA can establish if they are likely to meet the income threshold, on a pro-rated basis.
- Once it has been established that they will meet the income threshold, and presuming that the meet the other eligibility criteria, NAERSA will send an AEPN to confirm that they have been enrolled. Contributions will then commence, and will not be backdated.
- From our discussions with Revenue and payroll software developers, we understand that there is a large correction process for tax. This will not be the case for MyFutureFund.
- Employers or payroll operators will have until 6:30pm on the employee's pay date to make any changes to the contribution file. Once that deadline is reached, NAERSA will deduct contributions according to the latest contribution file. As the contribution rate is set and at the same level for all employees, there won't be any need to correct the contribution percentage. If an employee has been over or underpaid in that period, employers can balance it in subsequent pay periods and as the contribution is applied as a percentage the MyFutureFund contributions will be rectified.
- This might seem inflexible, but there is a good reason for this. NAERSA will be sending the collected contributions to the investment managers as soon as possible so that employees don't miss out on any potential returns, and once they have been invested it becomes very complicated to backpedal. We will of course have to divest in circumstances where a refund is due, but if we were doing this all the time because of corrections it could end up costing the employee a lot in lost returns. So the cleanest way is to set a hard deadline. This does not mean that if incorrect information is submitted, for example an incorrect PPSN, that NAERSA will not rectify it.
- We are often asked if tax agents will be able to access the employer portal on their client's behalf, and luckily this is a short answer. Yes, tax agents will be able to use their TAIN number to access the portal to manage MyFutureFund obligations on behalf of the employer, as they do on ROS for tax purposes.

4 points to note

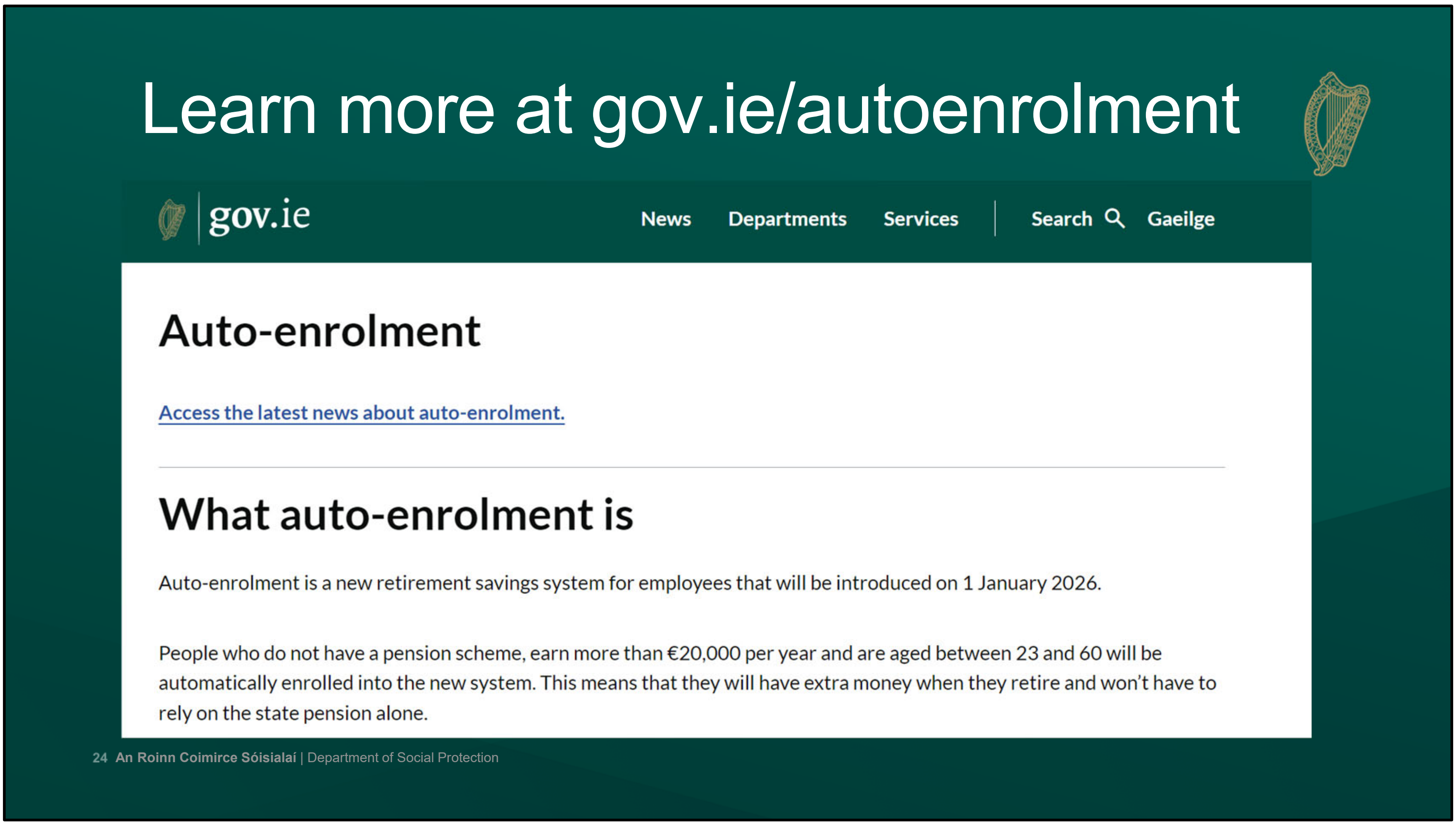
Complete employer profile on portal

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

- Before we finish up, I want to reiterate and highlight these four points that employers might need to consider.
- Later in the year, ahead of the launch of MyFutureFund, we'll be asking employers to complete their profile on the employer portal, and to set up a variable direct debit. This is to ensure that when the scheme launches, that there is no delay in the transfer of contributions from employers to NAERSA. By registering when the facility opens, employers can make sure that they are compliant with their auto-enrolment obligations and don't run the risk of incurring fines or penalties.
- There won't be any standards for existing pension schemes to meet when MyFutureFund is first introduced. Once there is a pension contribution from an employee or employer through the payroll, the employee won't be eligible for the scheme.
- However in the future, when MyFutureFund contribution rates increase, standards will be developed in conjunction with the Pensions Authority. This will be to ensure that other pension schemes are at least as favourable as My Future Fund.
- There won't be a waiting period for auto-enrolment in the same way that waiting periods exist in other schemes. However, there could be a period of time before an employee is enrolled so that it can be determined if they will meet the €20,000 threshold. This will especially be the case for new employees with no earnings record with Revenue.
- It's important to remember that if an employee has multiple employments, the income from all of those employments will be assessed for the income threshold.
- It's also important to note that the earnings threshold of €20,000 is an enrolment trigger. Once an employee reaches this threshold they are enrolled, and they will stay enrolled, even if their income goes below €20,000 a year at any stage.



- Our website, gov.ie/autoenrolment, is the primary source of information available online.
- There are sections for employees and employers, and another on frequent questions.
- We also have a latest news page where we have information on the progress of the project, and any webinars that are coming up and being hosted by the Department.

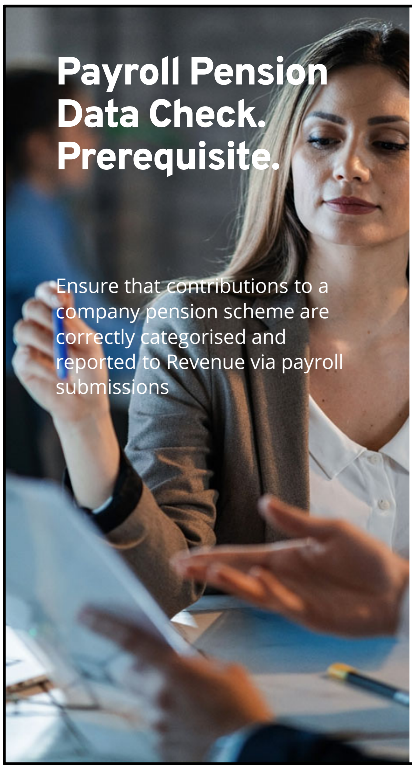
YouTube playlist
@DSP-SocialProtection

- We also have a playlist of videos on the department’s YouTube channel.
- Each video is less than three minutes long and covers a particular topic, so you can watch all the videos one after the other or choose the topic you want to learn about.
- If you want to get in touch with us to ask a question directly, you can do so at autoenrolment@welfare.ie.

Q&A

How we are supporting our customers

Phase 1 features Zellis HCM 10 & ResourceLink34	Phase 2 features Zellis HCM 10.1 & ResourceLink 34a
AEPN CSV load: You can upload dummy auto enrolment payroll notification into the system to conduct testing.	**Deletion and Correction:** we plan to implement deletion and correction functionality which can be used to amend submitted data until 18:30 on pay date.
AEPN Import: you can import the auto enrolment details onto the employee's record.	**API functionality:** similar to our PAYE submission you can request and receive AEPNs and send contribution file and reconcile the data between you system and NAERSA.
Auto enrolment letters: system can automatically send out auto enrolment letters to employees based on the configuration.	**Upload/Download:** as a contingency, we provide an upload/download solution to facilitate data exchange with NAERSA.
System pay element for My Future Fund pension scheme: 0393.	**Auto enrolment letter history:** we plan to do further enhancement on the auto enrolment letter functionality and introduce letter history to support auditing.
Payslip and Reports: Payroll Summary Analysis and MyView payslips have been updated to include the new system pay element.	
Contribution file extract: you can create a contribution file extract but you will not be able to send it to NAERSA.	



Payroll Pension Data Check. Prerequisite.

Ensure that contributions to a company pension scheme are correctly categorised and reported to Revenue via payroll submissions

NAERSA Eligibility Checking

- Payroll submissions from employers are checked to establish if employees are already contributing to a company or private pension scheme
- This is achieved by checking each employee record for the presence of a pension contribution categorised as either RBS, PRSA, RAC, AVC or PEPP

Checking Pension Pay Element Categories

- Identify your pension pay elements and schemes
- Go to fast path **HR68S1**
- Select IE as Country and click on PAYE PE Categories
- Check the existing pay element categories for pension schemes
- Go to fast path **HRPAYELMT**
- Check each pension pay element and ensure that the correct pension category is assigned

Categories are as follows..

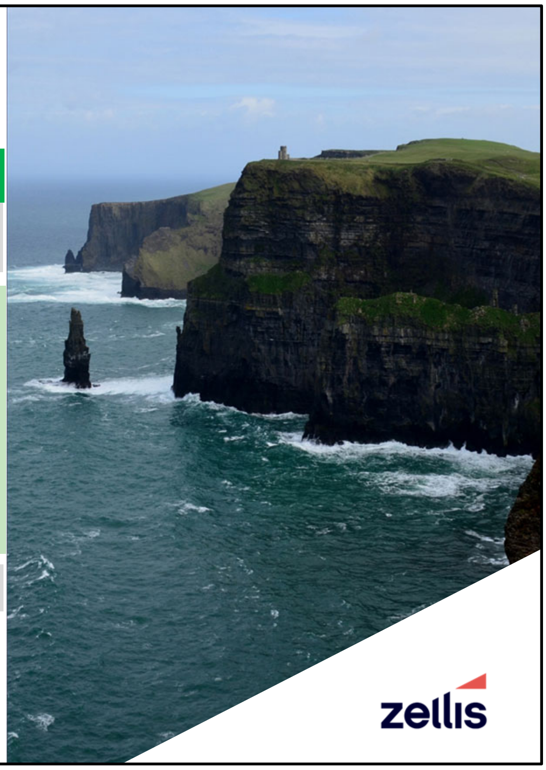
P35RBS Retirement Benefit Scheme
P35PRS Personal Retirement Savings Account
P35RAC Retirement Annuity Contract
IEAVC Additional Voluntary Contribution
IEPEPP Pan European Pension Product

zellis

Demo

Zellis Service Offerings

Zellis Auto-enrolment Services…	
Zellis Auto-Enrollment Service Essentials	**Zellis Auto-Enrollment Service** + Helpdesk
Compliance	Essentials +
Zellis will engage with NAERSA	
Expertise-led service	
Digitally inform employees of enrolment	
Comprehensive reporting & analytics	
	Helpdesk support



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Questions

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Useful links

Useful Links

What Ireland's auto-enrolment pension delay means – and how you can get ahead

Busted: 6 Ireland auto-enrolment pension myths

Social policy, pension auto-enrolment, and PRSI in Ireland - Zellis

The final countdown: Ready for pension auto-enrolment in Ireland? - Zellis

gov.ie - Auto-enrolment: Your questions answered

gov.ie - Auto-enrolment retirement savings system for employees

Auto Enrolment Pension Overview - National Pension Helpline

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What Ireland's auto-enrolment pension delay means – and how you can get ahead - https://www.zellis.com/resources/blog/what-irelands-auto-enrolment-pension-delay-means-and-how-you-can-get-ahead/

Busted: 6 Ireland auto-enrolment pension myths - https://www.zellis.com/resources/blog/auto-enrolment-pension-myths-busted/

Social policy, pension auto-enrolment, and PRSI in Ireland – Zellis - https://www.zellis.com/resources/blog/pension-auto-enrolment-ireland-prsi-social-policy/

The final countdown: Ready for pension auto-enrolment in Ireland? – Zellis - https://solutions.zellis.com/the-final-countdown-auto-enrolment-Ireland

gov.ie - Auto-enrolment: Your questions answered - https://www.gov.ie/en/publication/c6d6a-auto-enrolment-your-questions-answered/

gov.ie - Auto-enrolment retirement savings system for employees - https://www.gov.ie/en/publication/2c7b3-automatic-enrolment-retirement-savings-system-for-employees/

Auto Enrolment Pension Overview - National Pension Helpline - https://nationalpensionhelpline.ie/company-pensions/auto-enrolment-pension-overview/

Thank you

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