Information on Auto-Enrolment (MyFutureFund) For Boards of Management as Employers

1. Introduction

Auto-enrolment (AE) is a new retirement savings system that will begin on 1 January 2026. The scheme is called "MyFutureFund" and is designed for employees who do not already have a pension.

A new public body, the National Automatic Enrolment Retirement Savings Authority (NAERSA), has been established to administer the scheme. Under auto-enrolment, the employee, employer, and Government will each make contributions into the employee's retirement savings account.

2. Role of NAERSA

NAERSA is responsible for the operation of the MyFutureFund scheme. Its functions include:

- Determining which employees should be enrolled and issuing AE Payroll Notifications (AEPNs) to employers.
- Collecting contributions from employers and the State and passing them to Registered Providers.
- Operating an online portal where employees can view their account, balance, and manage decisions such as opting out.
- Providing printed statements for employees without digital access.
- Operating the "pot-follows-member" approach, ensuring employees maintain a single MyFutureFund account throughout their working life.

3. Who Will Be Automatically Enrolled?

Employees will be automatically enrolled if they:

- Are aged 23 to 60,
- Earn €20,000 or more per year, and
- Are not currently part of a pension plan.

Employees earning less than €20,000 or outside the age range may opt in voluntarily if they are not already contributing to a pension. If they earn less than €20,000 per year, or are not aged between 23 and 60, they can choose to join the pension scheme if not already part of a pension plan.

For auto-enrolment, eligibility is assessed using a rolling 13-week lookback period.

3.1 Multiple Employments

When an employee has more than one job, their total gross earnings across all employments will be used to assess whether they meet the €20,000 earnings threshold for auto-enrolment. If the employee reaches this threshold, the employee will be auto enrolled if there is no pension contribution paid through the school payroll. The boards contribution will be based solely on the portion of the employee's salary that it pays.

4. Contribution Rates

Planned Contribution Rates

Years	Employee	Employer	State
2026 – 2028	1.5%	1.5%	0.5%
2029 – 2031	3%	3%	1%
2032 – 2034	4.5%	4.5%	1.5%
2035 onwards	6%	6%	2%

5. Employer Responsibilities

Boards of management, as employers, must:

- Comply with all obligations under the Auto-Enrolment Act 2024.
- Make employer contributions for enrolled employees.
- Submit contribution files to NAERSA accurately and on time.

Use the official NAERSA template to inform employees of their enrolment (required under Sections 50(7) and 50(8) of the Act). This template will be available in December.

The board, as employer, will not be responsible for deciding which employees are auto enrolled.

NAERSA will determine eligibility automatically, using information received from Revenue.

This information is based solely on the payroll data already submitted by the school.
In the same way payroll currently receives a Revenue Payroll Notification (RPN) for tax credits, the school will receive an Automatic Enrolment Payroll Notification (AEPN).

The AEPN will instruct the payroll system whether an employee must be automatically enrolled, and the board will have no discretion or control over this.

Failure to comply may result in penalties, interest charges, repayments, and possible prosecution.

6. Onboarding for boards of management to the employer portal

A secure employer and agent portal will be available in December 2025. Boards must complete their registration before the school closes on the 19th of December 2025.

The FSSU will issue a note to all schools once the portal is open, along with guidance for the registration process.

To register as an employer on the portal, the following information will be required:

- School name and address
- Number of employees
- Contact details
- Bank account details to set up the payment method

An active ROS certificate is required to access the portal.

Once the portal is open, the FSSU will issue further information on this process to the boards.

7. Payroll Considerations

Schools must ensure:

- The payroll system can receive AEPNs and generate contribution files.
- Contribution submissions are sent to NAERSA on or before 18:30 on the employee pay date.
- AEPNs are checked and updated in every payroll run.

Please note your payroll provider will be updating the computerised payroll package to take account of these required changes.

For schools that outsource their payroll function—for example, to a school accountant or payroll bureau—please ensure you discuss the implementation of auto-enrolment.

The person responsible for operating the payroll should attend the training provided by their own payroll software provider.

8. HR Considerations

Boards should:

- Update existing employee contracts to reflect auto-enrolment.
- Update new starter contracts to reflect auto-enrolment.
- Maintain accurate age, earnings, and employment records.
- Use NAERSA's employee notification template.
- Ensure payroll/administration staff understand the AE process and have attended the payroll training.

Further information or guidance on HR should be sought from the schools Management Bodies.

9. Further Information

For further information and guidance see;

Gov.ie: Auto-enrolment retirement savings system for employers

Gov.ie: Auto-enrolment: Your questions answered

Gov.ie: Auto-enrolment latest news and events

Gov.ie: Recording of face-to-face employer event on the 24th of September

10. Queries

Any queries or clarification on auto-enrolment should be emailed to autoenrolment@welfare.ie

Financial Support Services Unit
Tel: 01-910 4020
primary@fssu.ie

24th November 2025

Eolas faoin gClárú Uathoibríoch (Mo Chiste don Todhchaí) do Bhoird Bhainistíochta mar Fhostóirí

1. Réamhrá

Is córas coigiltis scoir nua é an Clárú Uathoibríoch (AE) a thosóidh ar an 1 Eanáir 2026. Tugtar "**Mo Chiste don Todhchaí**" ar an scéim agus tá sí deartha d'fhostaithe nach bhfuil pinsean acu cheana féin.

Tá comhlacht poiblí nua, an tÚdarás Náisiúnta Coigiltis Scoir um Uathchlárú (NAERSA), bunaithe chun an scéim a riaradh. Faoin gclárú uathoibríoch, déanfaidh an fostaí, an fostóir, agus an Rialtas ranníocaíochtaí isteach i gcuntas coigiltis scoir an fhostaí.

2. Ról NAERSA

Tá NAERSA freagrach as oibriú scéim Mo Chiste don Todhchaí. Áirítear ar a fheidhmeanna:

- Cinneadh a dhéanamh faoi na fostaithe ba cheart a chlárú agus Fógraí Párolla Cláraithe Uathoibríocha (AEPNanna) a eisiúint d'fhostóirí.
- Ranníocaíochtaí a bhailiú ó fhostóirí agus ón Stát agus iad a chur ar aghaidh chuig Soláthraithe Cláraithe.
- Tairseach ar líne a fheidhmiú inar féidir le fostaithe a gcuntas agus a n-iarmhéid a fheiceáil, agus cinntí a bhainistiú amhail roghnú gan a bheith páirteach sa scéim.
- Ráitis chlóite a chur ar fáil d'fhostaithe nach bhfuil rochtain dhigiteach acu.
- An cur chuige "pot-follows-member" a fheidhmiú, á chinntiú go gcoinníonn fostaithe cuntas Mo Chiste Don Todhchaí aonair ar feadh a saoil oibre.

3. Cé a chlárófar go huathoibríoch?

Clárófar fostaithe go huathoibríoch más rud é:

- Go bhfuil siad idir 23 agus 60 bliain d'aois,
- Go saothraíonn siad €20,000 nó níos mó in aghaidh na bliana, agus
- Nach bhfuil siad mar chuid de phlean pinsin faoi láthair.

Féadfaidh fostaithe atá á saothrú níos lú ná €20,000 nó atá taobh amuigh den raon aoise rogha a dhéanamh go toilteanach a bheith páirteach mura bhfuil siad ag cur le pinsean cheana féin. Má shaothraíonn siad níos lú ná €20,000 in aghaidh na bliana, nó mura bhfuil siad idir 23 agus 60 bliain d'aois, is féidir leo a roghnú dul isteach sa scéim pinsin mura bhfuil siad mar chuid de phlean pinsin cheana féin.

Maidir leis an gclárú uathoibríoch, déantar measúnú ar incháilitheacht trí úsáid a bhaint as tréimhse breathnóireachta leanúnach 13 seachtaine.

3.1 Fostaíochtaí Iolracha

Nuair a bhíonn níos mó ná post amháin ag fostaí, úsáidfear a dtuilleamh comhlán iomlán leis na fostaíochtaí ar fad lena mheas an gcomhlíonann siad an tairseach tuillimh €20,000 le haghaidh cláraithe uathoibríoch. Má shroicheann an fostaí an tairseach sin, clárófar an fostaí go huathoibríoch mura n-íoctar aon ranníocaíocht pinsin trí phárolla na scoile. Beidh ranníocaíocht an bhoird bunaithe go hiomlán ar an gcuid de thuarastal an fhostaí a íocann.

4. Rátaí Ranníocaíochta

Rátaí Ranníocaíochtaí Pleanáilte

Blianta	Fostaí	Fostóir:	Stát
2026 – 2028	1.5%	1.5%	0.5%
2029 – 2031	3%	3%	1%
2032 – 2034	4.5%	4.5%	1.5%
2035 ar aghaidh	6%	6%	2%

5. Freagrachtaí an Fhostóra

Ní mór do bhoird bhainistíochta, mar fhostóirí:

- A bheith ag cloí le gach oibleagáid faoin Acht um Chóras Uathrollaithe Coigiltis Scoir, 2024.
- Ranníocaíochtaí fostóra d'fhostaithe cláraithe a dhéanamh.
- Comhaid ranníocaíochta a chur isteach chuig NAERSA go cruinn agus in am.
- Úsáid a bhaint as teimpléad oifigiúil NAERSA chun fostaithe a chur ar an eolas faoina gclárú (ceangailte faoi Ailt 50(7) agus 50(8) den Acht). Beidh an teimpléad seo ar fáil i mí na Nollag.

Ní bheidh an bord, mar fhostóir, freagrach as cinneadh a dhéanamh faoi na fostaithe a

chlárófar go huathoibríoch.

Déanfaidh NAERSA incháilitheacht a chinneadh go huathoibríoch, agus úsáid á baint as faisnéis a fhaightear ó na Coimisinéirí Ioncaim.

Tá an fhaisnéis seo bunaithe go hiomlán ar na sonraí párolla atá curtha isteach ag an scoil cheana féin.

Ar an gcaoi chéanna a fhaigheann an párolla Fógra Párolla na gCoimisinéirí Ioncaim (FPCI) faoi láthair le haghaidh creidmheasanna cánach, gheobhaidh an scoil Fógra Párolla Cláraithe Uathoibríoch (AEPN).

Tabharfar treoir leis an AEPN don chóras párolla cibé acu nach mór fostaí a chlárú go huathoibríoch, agus ní bheidh aon rogha ná smacht ag an mbord air sin.

D’fhéadfadh pionóis, muirir úis, aisíocaíochtaí agus ionchúiseamh a bheith mar thoradh ar mhainneachtain a bheith ag cloí leis na rialacháin.

6. Ionduchtú do bhoird bhainistíochta chuig tairseach an fhostóra

Beidh tairseach slán fostóra agus gníomhairí ar fáil i mí na Nollag 2025. Ní mór do bhoird a gclárú a chríochnú sula ndúnfar an scoil ar an 19<0>ú</0> de mhí na Nollag 2025.
Eiseoidh FSSU nóta chuig gach scoil a luaithe a bheidh an tairseach oscailte, mar aon le treoir maidir leis an bpróiseas cláraithe.

Le clárú mar fhostóir ar an tairseach, beidh an fhaisnéis seo a leanas ag teastáil:

- Ainm agus seoladh na scoile
- Líon na bhfostaithe
- Sonraí teagmhála
- Sonraí cuntais bhainc leis an modh íocaíochta a shocrú

Tá deimhniú ROS gníomhach ag teastáil le rochtain a fháil ar an tairseach.

Nuair a bheidh an tairseach oscailte, eiseoidh an FSSU tuilleadh eolais faoin bpróiseas sin chuig na boird.

7. Breithnithe maidir le Párolla

Ní mór do scoileanna a chinntiú:

- Gur féidir leis an gcóras párolla AEPNanna a fháil agus comhaid ranníocaíochta a ghiniúint.
- Seoltar aighneachtaí ranníocaíochta chuig NAERSA faoi 18:30 nó roimhe ar dháta pá an fhostaí.
- Déantar AEPNanna a sheiceáil agus a nuashonrú i ngach sraith phárolla.

Tabhair faoi deara go mbeidh do sholáthraí párolla á nuashonrú an phacáiste párolla ríomhairithe chun na hathruithe riachtanacha sin a chur san áireamh.

I gcás scoileanna a dhéanann a bhfeidhm phárolla a chur amach ar conradh —mar shampla, chuig cuntasóir scoile nó biúró párolla—cinntigh go ndéanann tú plé ar chur i bhfeidhm an chláraithe uathoibríoch.

Ba cheart don duine atá freagrach as an bpárolla a oibriú freastal ar an oiliúint a chuireann a soláthraí bogearraí párolla féin ar fáil.

8. Ceistanna Acmhainní Daonna

Nó mór do bhoird:

- Conarthaí d'fhostaithe nua a nuashonrú chun léiriú a thabhairt ar an gclárú uathoibríoch.
- Conarthaí d'fhostaithe nua a nuashonrú chun léiriú a thabhairt ar an gclárú uathoibríoch.
- Taifid chruinne aoise, tuillimh agus fostaíochta a choimeád.
- Úsáid a bhaint as teimpléad fógra fostaithe NAERSA.
- A chinntiú go dtuigeann foireann phárolla/riaracháin an próiseas AE agus go bhfuil siad tar éis freastal ar an oiliúint phárolla.

Ba cheart tuilleadh eolais nó treorach maidir le hacmhainní daonna a lorg ó Chomhlachtaí Bainistíochta na scoileanna.

9. Tuilleadh Eolais

Le haghaidh tuilleadh eolais agus treorach, féach;

Gov.ie: Córas coigiltis scoir uathchláraithe d'fhostaithe

Gov.ie: An clárú uathoibríoch: Freagraí ar do cheisteanna

Gov.ie: An clárú uathoibríoch nuacht agus imeachtaí is déanaí

Gov.ie: Taifeadadh ar imeacht duine le duine le fostóir ar an 24ú Meán Fómhair

10. Fiosruithe

Ba cheart aon cheisteanna nó soiléiriú maidir le clárú uathoibríoch a sheoladh chuig autoenrolment@welfare.ie

Teil: 01-910 4020

primary@fssu.ie

24 Samhain 2025