

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 – 2029	1.5%	1.5%	0.5%
2030 – 2032	3%	3%	1%
2033 – 2035	4.5%	4.5%	1.5%
2036 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

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