

MyFutureFund Portal – Employer Registration Now Open

1. Introduction

As per FSSU guideline 15 2025/2026 Auto-enrolment (AE) is a new retirement savings scheme that will begin on 1st of January 2026. The scheme is called “MyFutureFund” and is designed for employees who do not already have a pension.

2. MyFutureFund Portal - Now Open

Boards of management, as employers, must register on the MyFutureFund Portal. To ensure you are ready for auto-enrolment, please complete the following steps:

A. Register and complete your profile

The Employer Portal is now open, [MyFutureFund.ie](https://myfuturefund.ie), please complete the registration process before 31 December 2025.

- Guide to completing the registration on the portal – [click here](#)
- Recording of the registration process – [click here](#)

B. Submit the bank mandate

Once registered, download and complete the bank mandate from the portal. The signed mandate must be returned to NAERSA before 31 December 2025.

Return address: MyFutureFund, TCS Drive, Letterkenny Technology Park, Letterkenny, Co. Donegal, F92 W8CY

C. Run payroll as normal

Payroll will operate as usual, with auto-enrolment contributions beginning January 2026. The person responsible for payroll should complete the training provided by their payroll software provider.

3. Option to opt in to MyFutureFund:

Employees that do not automatically qualify for pension auto-enrolment may choose to opt in to the scheme. This encompasses employees between the ages of 18 and 65 and in receipt of earnings less than €20,000. These employees must register themselves and can do so at the following link: <https://myfuturefund.ie/participant>

4. Communicate with all employees in December 2025

All employees must be informed about the introduction of the MyFutureFund auto-enrolment retirement savings scheme.

That is those:

- aged between 18 and 65; and
- not currently part of a pension plan in the relevant employment

Secretaries employed by the board and paid on the Department of Education and Youth payroll should be included in this communication.

Employees looking for guidance on the most suitable arrangements for retirement savings should be advised to speak to a pension advisor and you can put them in contact with the schools' PRSA Provider, see [here](#) for further details.

See **Appendix 1** for a template communication.

5. Queries

Any queries, clarifications or issues with the portal can be directed to:

- Chat with the MYFutureFund webchat service on their website MyFutureFund.ie.
- Call on 01 568 9555, Monday-Friday, 9am to 6pm (excluding public and bank holidays).

Financial Support Services Unit

Tel: 01-269 0677
info@fssu.ie

8th December 2025

Appendix 1

Dear [insert name],

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.

If you meet these conditions, you will be automatically enrolled in the scheme:

- aged between 23 and 60
- earning €20,000 or more per annum across all employments
- do not have existing supplementary pension coverage in this employment

If you are not automatically enrolled can choose to opt-in if you meet the following criteria:

- aged between 18 and 65
- do not have existing supplementary pension coverage in this employment

Employee contributions will start at 1.5% of gross pay.

For further information on the scheme please see the government website:

<https://www.gov.ie/en/department-of-social-protection/publications/auto-enrolment-retirement-savings-system-for-employees/>

All arrangements regarding enrolments are managed by a new body NAERSA.

Arrangements regarding opting in or out of the scheme will need to be arranged by you through the NAERSA MyFutureFund Portal.

Further information can be found here: <https://myfuturefund.ie/participant>

If you have any questions in the meantime, please reach out to [payroll contact].

Kind regards,

[Principal name]