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, 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]

Tairseach Mo Chiste don Todhchaí - Clárú Fostóra Oscailte Anois

1. Réamhrá

De réir threoirlíne FSSU 15 2025/2026 is scéim coigiltis scoir nua é an tUathchlárú (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.

2. Tairseach Mo Chiste Don Todhchaí - Oscailte Anois

Ní mór do bhoird bhainistíochta, mar fhostóirí, clárú ar Tairseach Mo Chiste Don Todhchaí. Lena chinntiú go bhfuil tú réidh don uathchlárú, cuir na céimeanna seo a leanas i gcrích:

D. Cláraigh agus comhlánaigh do phróifíl

Tá Tairseach an Fhostóra oscailte anois, MyFutureFund.ie, cuir an próiseas clárúcháin i gcrích roimh 31 Nollaig 2025.

- Treoir leis an gclárú a chur i gcrích ar an tairseach – cliceáil anseo
- Taifeadadh den phróiseas clárúcháin – cliceáil anseo

E. Cuir isteach an sainordú bainc

Nuair a bheidh tú cláraithe, íoslódáil agus comhlánaigh an sainordú bainc ón tairseach. Ní mór an sainordú sínithe a chur ar ais chuig NAERSA roimh an 31 Nollaig 2025. Seoladh fillte: Mo Chiste Don Todhchaí, TCS Drive, Páirc Teicneolaíochta Leitir Ceanainn, Leitir Ceanainn, Co. Dhún na nGall, F92 W8CY

F. Déan an párolla mar a dhéantar de ghnáth é

Oibreoidh an párolla ar an ngnáthdhóigh, agus cuirfear tús le ranníocaíochtaí uathchláraithe in Eanáir 2026. Ba cheart don duine atá freagrach as an bpárolla an oiliúint a chuireann a soláthraí bogearraí párolla ar fáil a chríochnú.

3. Rogha le dul isteach i Mo Chiste don Todhchaí:

Féadfaidh fostaithe nach gcáilíonn go huathoibríoch don uathchlárú pinsin rogha a dhéanamh a bheith páirteach sa scéim. Cuimsítear leis sin fostaithe idir 18 agus 65 bliain d'aois a bhfuil tuilleamh níos lú ná €20,000 acu. Ní mór do na fostaithe sin iad féin a chlárú agus is féidir leo é sin a dhéanamh ag an nasc seo a leanas: https://myfuturefund.ie/participant

4. Cumarsáid a dhéanamh le gach fostaí i mí na Nollag 2025

Ní mór gach fostaí a chur ar an eolas faoi thabhairt isteach scéim coigiltis scoir uathchláraithe Mo Chiste Don Todhchaí.

Is iad sin:

- daoine idir 18 agus 65 bliain d'aois; agus
- daoine nach bhfuil mar chuid de phlean pinsin faoi láthair san fhostaíocht ábhartha

Ba cheart rúnaithe atá fostaithe ag an mbord agus a íoctar ar phárolla na Roinne Oideachais agus Óige a áireamh sa chumarsáid seo.

Ba cheart comhairle a thabhairt d'fhostaithe atá ag lorg treorach maidir leis na socruithe is oiriúnaí le haghaidh coigiltis scoir labhairt le comhairleoir pinsin agus is féidir leat iad a chur i dteagmháil le Soláthraí CCSP na scoile, féach anseo le haghaidh tuilleadh sonraí.

Féach **Aguisín 1** le haghaidh teimpléad cumarsáide.

5. Fiosruithe

Is féidir aon cheisteanna, soiléirithe nó fadhbanna leis an tairseach a chur chuig:

- Déan comhrá le seirbhís comhrá gréasáin Mo Chiste don Todhchaí ar a suíomh Gréasáin MyFutureFund.ie.
- Cuir glaoch ar 01 568 9555, Luan-Aoine, 9am go 6pm (gan laethanta saoire poiblí ná laethanta saoire bainc san áireamh).

An tAonad um Sheirbhísí Tacaíochta Airgeadais (FSSU)

Teil: 01-269 0677
info@fssu.ie

8 Nollaig 2025

Aguisín 1

A [first name], a chara,

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.

Má chomhlíonann tú na coinníollacha sin, clárófar sa scéim go huathoibríoch thú:

- idir 23 agus 60 bliain d'aois
- ag tuilleamh €20,000 nó níos mó in aghaidh na bliana ar fud na bhfostaíochtaí ar fad
- nach bhfuil clúdach pinsin forlíontach agat cheana féin sa phost seo

Mura bhfuil tú cláraithe go huathoibríoch is féidir leat rogha a dhéanamh má chomhlíonann tú na critéir seo a leanas:

- idir 18 agus 65 bliain d'aois
- nach bhfuil clúdach pinsin forlíontach agat cheana féin sa phost seo

Tosóidh ranníocaíochtaí fostaithe ag 1.5% den phá comhlán.

Le haghaidh tuilleadh eolais faoin scéim féach ar shuíomh gréasáin an rialtais:
https://www.gov.ie/en/department-of-social-protection/publications/auto-enrolment-retirement-savings-system-for-employees/

Déanann comhlacht nua, NAERSA, bainistíocht ar na socruithe ar fad maidir le clárúcháin. Beidh ort socruithe maidir le roghnú dul isteach nó gan a bheith páirteach sa scéim a dhéanamh trí Thairseach Mo Chiste Don Todhchaí de chuid NAERSA.

Is féidir tuilleadh eolais a fháil anseo: https://myfuturefund.ie/participant

Má tá aon cheist agat idir an dá linn, déan teagmháil le [teagmhálaí párolla].

Le gach dea-mhéin,

[Ainm an Phríomhoide]