

Auto-Enrolment Implementation Guide & Checklist for Employers

Key Timeline Overview

December 2025 – Employer Registration

Between 1 and 31 December 2025, all employers must register on the MyFutureFund Employer Portal. This registration connects payroll to the National Automatic Enrolment Retirement Savings Authority (NAERSA). Employers do not need to manually enrol staff. NAERSA will identify eligible employees and send an Automatic Enrolment Payroll Notification (AEPN) to payroll.

1 January 2026 – Auto-Enrolment Launch

Auto-Enrolment officially goes live on 1 January 2026. From this date, employers must:

- Facilitate enrolment for eligible staff (aged 23–60, earning €20,000+)
- Deduct employee contributions via payroll
- Pay the employer’s matching contribution
- Submit contributions to NAERSA
- Issue employee welcome letters
- Update payroll to apply AEPNs and contribution rates.

Note: All employers in Ireland regardless of size or sector must comply from 1 January 2026. Failure to register or remit contributions can lead to penalties [Compliance notice, Fixed payment notice, Name and shame, Prosecution - back payments with daily interest at 0.0274% and/or fines ranging from €5,000 or €50,000 and/or imprisonment].

Ongoing from January 2026

After launch, employers must:

- Process AEPNs for new or existing staff
- Stop contributions once employees reach the €80,000 cap
- Maintain records of contributions, opt-outs, re-enrolments
- Allow eligible employees to remain enrolled if earnings drop below €20,000
- Handle opt-outs (months 7–8) and re-enrolments every 2 years.

Further Resources

[Gov.ie Auto enrolment retirement savings system for employees](#)

[Gov.ie Auto enrolment – questions for employers](#)

[Auto Enrolment Explained DESP Videos](#)

Please be advised that the information provided is for general informational purposes only and does not constitute legal advice.

Phase 1 - Preparation				
Step	Task	Description	Deadline	Status
1	Assess exemption status	If an existing occupational pension scheme exists – assess whether it meets AE standards.	November 2025	<input type="checkbox"/>
2	Identify eligible employees	Employees aged 23–60 earning €20,000+ per year are automatically enrolled.	November 2025	<input type="checkbox"/>
3	Communicate to employees	Share briefing note and FAQs to inform employees	November 2025	<input type="checkbox"/>
4	Register employer	If there is no existing occupational pension provider, register directly with NAERSA via gov.ie in Dec 2025.	By 31 Dec 2025	<input type="checkbox"/>
5	Set up payroll	Ensure payroll can deduct and remit AE contributions and apply AEPN updates.	Before 1 Jan 2026	<input type="checkbox"/>
6	Issue employee comms	Inform employees of enrolment start date, contribution rates, opt out and suspension options .	Before go-live	<input type="checkbox"/>
7	Update contracts	Add AE clauses (or exemption notes) to contracts of employment.	Before 1 Jan 2026	<input type="checkbox"/>
8	Update policy	Include AE details in pension and benefits policy.	Before 1 Jan 2026	<input type="checkbox"/>

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Phase 2 – Go Live				
9	Go live	Process first payroll contributions and confirm registration.	Jan 2026	<input type="checkbox"/>
10	Issue Welcome letters	Send AE welcome letters to enrolled employees.	Jan 2026	<input type="checkbox"/>
Phase 3 – Ongoing Compliance				
11	Process AEPNs	Apply AEPNs for new or existing eligible staff.	Ongoing	<input type="checkbox"/>
12	Monitor contribution caps	Stop contributions once €80,000 cap is reached.	Ongoing	<input type="checkbox"/>
13	Maintain records	Keep logs of opt-outs, refunds, re-enrolments and payroll submissions.	Ongoing	<input type="checkbox"/>
14	Allow Continued Enrolment	Eligible employees remain enrolled even if earnings drop below €20,000.	Ongoing	<input type="checkbox"/>
15	Handle Opt-Outs	Employees can opt out in months 7–8.	As required	<input type="checkbox"/>
16	Re-enrol Employees	Re-enrol every 2 years.	Every 2 years	<input type="checkbox"/>

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