



## Auto Enrolment FAQ

### Pension Guide 2026

# My Future Fund Pension in Ireland Explained

Discover answers to the most common employer questions about Ireland's new Auto Enrolment Pension scheme. Prepare your business for compliance and support your employees' future.



**Q1: Will there be another session like this in the near future? Is the recording of this going to be made available?**

A: Yes, another webinar will be hosted closer to the release date.

**Q2: Are employees who pay into a private pension outside payroll eligible for auto-enrolment, or can they opt in?**

A: This will be discussed at a later point in the webinar

**Q3: It is common in the construction industry for employees to be paid on a net pay basis. How will this work?**

A: Deductions are taken from net pay. The net amount will be grossed up for submission, and contributions deducted to give actual pay in payroll.

**Q4: How will it work for part-time student workers?**

A: The same rules apply — if they earn more than €20K and are older than 23, they will be auto-enrolled.

**Q5: Employer has a company pension in place, but employee is not contributing through payroll. If they start a small payroll contribution, will this exempt them from auto-enrolment?**

A: Any employee paying into a pension via payroll when the eligibility test is run will be exempt from auto-enrolment.

**Q6: Are employee contributions deducted from net pay? What if travel is included in net pay but exempt from tax?**

A: If travel is included in gross pay, it will be part of the auto-enrolment deduction calculation. If it is non-gross and reported via ERR, it is excluded.

**Q7: Is there information on the final pension an employee will get compared to a private pension?**

A: This would be a matter for a pension advisor.

**Q8: Can an employee pay 6% from day one, and does the employer have to match this also from day one?**

A: The contribution percentage is dictated by the AEPN.

**Q9: Is there an exemption for payroll with only one employee who is a director on S1 class PRSI?**

A: Every employer must register with NAERSA for auto-enrolment. Only employees can be ineligible at any given time.

**Q10: What happens to an employee earning €20,000 between two employers?**

A: Income across all employments will be considered when deciding eligibility.

**Q11: If an employee earns under €20K annually but wants to join auto-enrolment, what is the procedure?**

A: This will be handled by the employee via the NAERSA portal.

**Q12: If a staff member works only one day a week and claims social welfare, will they be enrolled?**

A: Yes, if they earn more than €20,000 annually from that employment.

**Q13: Do we need to input DOB for employees if not already on payroll?**

A: Yes. If not available, this should be added in the employee details section.

**Q14: How does an employee who is over 60 opt in?**

A: This will be handled by the employee via the NAERSA portal.

**Q15: For a part-time employee who will turn 60 at the end of the year and whose salary fluctuates, will they be enrolled?**

A: Questions around such circumstances should be confirmed with NAERSA.

**Q16: Can an employer exclude employees from auto-enrolment?**

A: No, employers must follow the rules set by NAERSA.

**Q17: Are employees in seasonal work included?**

A: Yes, if they meet the age and income criteria.

**Q18: If an employee has more than one job, how is eligibility checked?**

A: Eligibility is assessed across all employments combined.

**Q19: Do employers need to inform staff when they are enrolled?**

A: Yes, employers are legally obliged to notify employees and provide the date.

**Q20: Is there a cap on contributions?**

A: Yes, contributions stop once an employee breaches €80,000 gross pay in a year.

**Q21: Will employer contributions be tax deductible?**

A: Yes, employer contributions are deductible for corporation tax.

**Q22: What happens if contributions are missed?**

A: Employers must contact NAERSA; failing to pay contributions is an offence.

**Q23: Will new employees be auto-enrolled straight away?**

A: NAERSA will assess eligibility using a rolling 13-week check based on payslip data.

**Q24: Can employees suspend contributions?**

A: Yes, after the first six months, contributions can be suspended for 1–2 years.

**Q25: Can employees opt out?**

A: Yes, in months 7–8 after enrolment or following a rate change.

**Q26: Will opted-out employees be re-enrolled?**

A: Yes, after two years if they remain eligible.

**Q27: Are company directors included?**

**A: Yes, if paying PRSI as employees.**

Directors registered as self-employed are not eligible.

**Q28: Are employees under 23 eligible?**

A: They can opt in voluntarily but will not be auto-enrolled.

**Q29: Are employees over 60 eligible?**

A: They are not auto-enrolled but may opt in.

**Q30: Does the scheme affect self-employed workers?**

A: Currently, self-employed are excluded.

**Q31: Does the scheme apply to CE scheme participants?**

A: No, Community Employment participants are excluded.

**Q32: Will the State Pension continue alongside auto-enrolment?**

A: Yes, the State Pension remains in place. Auto-enrolment is designed to supplement it.

**Q33: How will contributions be collected?**

A: Employers must pay contributions directly to NAERSA through the employer portal.

**Q34: Can employers change contribution amounts?**

A: No, contribution rates are fixed by law and dictated by NAERSA.

**Q35: What if an employee's income falls below €20,000 after enrolment?**

A: They remain enrolled once they qualify initially.

**Q36: Will contributions continue if an employee takes unpaid leave?**

A: No, no pay means no contribution for that period.

**Q37: What if an employee joins a payroll pension scheme mid-year?**

A: They will become ineligible for auto-enrolment the following pay period.

**Q38: When will employers register for auto-enrolment?**

A: Employer portal registration is expected in Q4 2025.

**Q39: What if payroll submissions to NAERSA need correction?**

A: Corrections can only be made up to 18:30 on the employee's pay date.

**Q40: How will employers notify employees?**

A: Payroll systems will provide templates for emails or PDFs.

**Q41: Are refunds given when opting out?**

A: Yes, full refunds in months 7-8 after enrolment, or partial refunds after rate changes.

**Q42: Is there any flexibility for struggling employers?**

A: No. Failure to pay contributions is an offence.

**Q43: Will NAERSA communicate with employees?**

A: Yes, NAERSA will send enrolment confirmations and related updates.

**Q44: What happens if an employee exceeds €80,000 mid-year?**

A: Contributions stop for the remainder of the year once the threshold is breached.

**Q45: Are PRSAs still required?**

A: Yes, employers must continue to offer PRSAs, even with auto-enrolment in place.

**Q46: What's the main goal of auto-enrolment?**

A: To ensure more workers in Ireland have retirement savings alongside the State Pension.

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