

Event: IAPF Winter Conference

Date: 26 November 2025

Speakers: John Egan and Ciaran Diamond – Department of Social Protection

Re: Summary of Update from the Department of Social Protection on the launch of Auto Enrolment

John Egan and Ciaran Diamond from the Department of Social Protection (the **Department**) attended the IAPF Winter Conference to discuss aspects of the new State automatic enrolment retirement savings system (**AE**) which is set to launch in Ireland on 1 January 2026.

Firstly, John Egan discussed the online AE portal and demonstrated how the portal will work. Then Mr. Egan and Ciaran Diamond answered queries about the rollout of AE.

There will be separate employer and employee portals. Mr. Egan confirmed that the online portal will launch on 1 December 2025.

Employer Portal

Employers will login to the portal using their Revenue Online Service (**ROS**) ID. Each employer will be assigned an employer reference number which they can quote when raising any queries in relation to AE.

Sign-up for the employer portal will be a three-step process:

1. Read and accept the terms of use and privacy policy for the portal;
2. Create a company profile including selecting a contact person for the portal and an email address e.g. a person within the company who currently has access to the ROS details (this can be edited);
3. Set up a payment method. Employers will be invited to select direct debit or debit/credit card here. There will also be an option to skip this step for now. The Department encouraged employers to use direct debit as the easiest option for future payments.

Once an employer clicks "save and submit", the employer profile will be complete.

The employer dashboard will show information including:

- the number of employees enrolled;
- an employer information tab;
- an employer support section;
- an account section where employers can edit their details e.g. their contact person and email address;
- a contact for NAERSA where queries can be submitted; and
- access to Automatic Enrolment Payroll Notifications (**AEPN**)

Employers can download AEPNs and see a list of employees in AE. The AEPNs will issue via API integrated software through payroll and will be available to download via the employer portal. If an employer's payroll does not support API integrated software there is a manual workaround using the employer portal.

Employers can make corrections of their returns up to 6.30pm on the day of payroll. After this point the information is finalised.

Employee Portal

Participants will be able to access a separate employee portal through MyGovID login. This will also be available from 1 December but there won't be any data here until 1 January.

This will provide employees access to:

- which investment strategy an employee is in;
- details and documentation in relation to investment strategy options i.e. low risk, medium risk, high risk;
- the history of contributions paid;
- fees paid to NAERSA; and
- details for the support service.

Through the employee portal, employees can also:

- suspend (where eligible to do so),
- opt out (where eligible to do so); and/or
- switch investment strategy.

Q&A Session with John Egan and Ciaran Diamond

The below information was provided in response to queries raised by conference attendees.

1. In terms of fees, it was confirmed that the fees would be:
 - 55 cent per week for NAERSA; and
 - there would be separate fee for the investment manager etc which will be deducted from a members' investments.
2. In relation to the introduction of "minimum standard" regulations, Mr. Diamond stated that these regulations would be published by mid-December, at the earliest. At present the Department is consulting with the Pensions Authority in relation to the regulations. Once the Pensions Authority review is complete, the regulations will need to then go to the NAERSA board. As a result there is no finalised details around what the regulations will cover.
3. Mr. Egan confirmed that, operationally, the system at commencement will be based on current Revenue data such that either an employer or employee pension contribution made through payroll will rule someone out of AE for that employment. However, it can be expected that these parameters will be changed to reflect any minimum contribution elements required by any new regulations.
4. In relation to an employer who doesn't register for AE, it was confirmed that NAERSA will be able to access details from Revenue data separate to the employer portal. There will be an AEPN created against an employer number. If a direct debit is set up, then the contribution will be deducted automatically. If direct debit is not selected as the payment method and payment is not made at the relevant time using an alternative payment method, this is the point at which compliance mechanisms will come into operation.
5. In relation to employees above the SFT, these employees could still be enrolled. However, Mr. Egan said that there will be a facility to contact NAERSA and ask for it to consider, for a particular case, whether an employee should continue to be included.
6. It was confirmed that, where an employee and/or employer are required to make a dual contribution or overlapping contribution due to the timing of joining a company pension scheme, there will be a mechanism to contact NAERSA for a refund.

The IAPF is sharing additional conference attendee queries with the Department, and intends to publish the responses when available.