

PENSION AUTO-ENROLMENT READINESS CHECKLIST

This quick checklist will help you assess where your business stands on the road to auto-enrolment. Tick off each item as you complete it. **Top Tip:** *If you already have a pension scheme, decide whether to maintain it alongside AE or transition fully—this impacts admin and costs.*

Understand the Rules	
Learn who qualifies, contribution rates, opt-out rules, and deadlines.	<input type="checkbox"/>
AE is mandatory for eligible employees without an existing pension.	<input type="checkbox"/>
Assign Responsibility	
Appoint an internal lead (HR, Payroll, or Finance) to manage compliance and reporting.	<input type="checkbox"/>
Register on the Employer Portal	
Sign up on the MyFutureFund (NAERSA) portal using ROS credentials.	<input type="checkbox"/>
Set up your payment method (e.g., variable direct debit).	<input type="checkbox"/>
Check Employee Eligibility	
Identify staff aged 23–60 earning €20,000+ (across all jobs).	<input type="checkbox"/>
Employees with any pension contributions through payroll are exempt.	<input type="checkbox"/>
Prepare Payroll Systems	
Ensure payroll can process AEPNs (Auto-Enrolment Payroll Notifications).	<input type="checkbox"/>
Test deductions, salary cap (€80k), and opt-out handling.	<input type="checkbox"/>
Budget for Contributions	
Employer contributions start at 1.5% and rise to 6% by Year 10.	<input type="checkbox"/>
Factor in the State top-up (33% of employee contribution).	<input type="checkbox"/>
Update Contracts & Policies	
Add AE references to contracts and handbooks.	<input type="checkbox"/>
Document opt-out and re-enrolment procedures.	<input type="checkbox"/>
Communicate with Employees	
Explain how AE works, contribution rates, and opt-out windows (months 7–8).	<input type="checkbox"/>
Provide FAQs and support contacts.	<input type="checkbox"/>
Train Your Team	
Brief HR, payroll, and managers on AE rules and processes.	<input type="checkbox"/>
Include handling of refunds, unpaid leave, and multiple employments.	<input type="checkbox"/>
Plan for Ongoing Compliance	
Re-enrol eligible opt-outs every two years.	<input type="checkbox"/>
Keep secure records and schedule regular audits.	<input type="checkbox"/>

Disclaimer: This checklist is provided for general informational purposes only and does not constitute legal or financial advice. Employers should seek professional guidance to ensure compliance with all applicable laws and regulations.