EMPLOYEE AND AVC

Make the most of your workplace pension.

Prepare for a review of employer contributions, payroll deductions, AVCs, investment choices and the effect of changing jobs.

From your employer or scheme

- [ ] Latest benefit statement and member booklet or scheme summary.
- [ ] Your joining date, pensionable service and normal retirement age.
- [ ] Employee and employer contribution rates, including the amount needed for full employer matching.
- [ ] Confirmation of whether the arrangement is defined contribution, defined benefit, PRSA, Master Trust or MyFutureFund.
- [ ] Death-in-service, income protection or dependants' benefits attached to employment.
- [ ] Leaver options and contact details for the scheme administrator.

From payroll and your own records

- [ ] Recent payslip showing pension deductions and pensionable pay.
- [ ] Any AVC statement and the amount contributed this tax year.
- [ ] Statements from pensions linked to previous jobs.
- [ ] Fund choice, risk level, charges and any automatic lifestyle strategy.
- [ ] Expected job changes, career breaks, reduced hours or planned retirement date.

Check before increasing contributions

- [ ] Confirm how payroll tax relief is applied and whether contributions affect only Income Tax rather than USC or PRSI.
- [ ] Include contributions to other personal pensions when estimating remaining personal relief capacity.
- [ ] Keep enough accessible savings for emergencies and short-term commitments.

KEEP THE DISTINCTION CLEAR

For 2026, MyFutureFund and an employer's existing pension arrangement can affect payroll and eligibility questions. Confirm your actual payroll coverage and scheme status before taking action.

EMPLOYEE AND AVC

Questions to take into the meeting

Use the space below to record the answer, evidence still needed and the person responsible for the next step.

- [ ] What contribution receives the full employer match?
- [ ] Would an AVC be added to the scheme or made through another arrangement?
- [ ] How do charges and fund choices differ between the main scheme and AVC route?
- [ ] What happens to benefits if I leave, take a career break or reduce hours?
- [ ] Are any guarantees, protected ages or salary-linked benefits involved?
- [ ] How will my projected income change if I retire earlier or later?

Before you finish

- [ ] Write down any point you do not understand and ask for a plain-English explanation.
- [ ] Ask which information is confirmed, which is estimated and which still needs evidence.
- [ ] Keep copies of the documents, illustrations and suitability information you receive.

REVIEW RECORD

Advisor: ____________________ Meeting date: ____________________ Next review: ____________________
Actions agreed: ____
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Prepared by Pensions Ireland | Reviewed 21 September 2026