EMPLOYER AND HR

Prepare a workplace pension review.

Bring workforce, payroll and current-scheme information together before choosing or changing an arrangement. Include MyFutureFund eligibility and qualifying payroll coverage in the review.

Workforce and payroll

- [ ] Employee census: age, start date, gross pay, hours and employment status.
- [ ] List of employees actively contributing to a pension through payroll and the arrangement used.
- [ ] Payroll frequency, payroll provider and responsible internal contacts.
- [ ] Different workforce groups, waiting periods and contribution eligibility rules.
- [ ] Directors, owners or senior employees needing separate benefit consideration.
- [ ] Recent joiners, leavers, variable-hours workers and employees with multiple employments.

Current arrangement and governance

- [ ] Scheme deed, member booklet, provider agreement and latest governance or trustee reports.
- [ ] Employer and employee contribution rules, matching and opt-in processes.
- [ ] Charges, default investment, fund menu and member communication materials.
- [ ] Data-flow map between HR, payroll, provider, trustees and advisors.
- [ ] Death-in-service or other insured benefits and their eligibility conditions.
- [ ] Complaint, leaver, contribution-reconciliation and record-retention procedures.

Implementation readiness

- [ ] Confirm which employees are covered by a qualifying payroll pension and which may fall within MyFutureFund.
- [ ] Reconcile contribution deductions and remittances before moving systems.
- [ ] Plan employee communications in plain language and provide a route for questions.
- [ ] Assign ownership for enrolment, payroll exceptions, new joiners and regular reviews.

KEEP THE DISTINCTION CLEAR

MyFutureFund contributions for 2026-2028 are 1.5% employee, 1.5% employer and a 0.5% State top-up on applicable gross pay. Eligibility and qualifying payroll coverage must be checked from current records.

EMPLOYER AND HR

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.

- [ ] Which employees require action now and why?
- [ ] Does the current arrangement meet recruitment, retention and governance goals?
- [ ] What are the employer's full costs, including administration and advice?
- [ ] How will payroll and scheme data be reconciled every pay period?
- [ ] Would one arrangement or a documented combination suit different groups?
- [ ] What implementation timeline, testing and employee communication are required?

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: ____
____

Prepared by Pensions Ireland | Reviewed 21 September 2026