PAYROLL REVIEW CHECKLIST

Check a PRSA and MyFutureFund one employment at a time.

Use this two-page checklist to organise payroll records, PRSA details and MyFutureFund information before asking payroll, the scheme administrator or an advisor to review your position.

START WITH THE KEY DISTINCTION

Keeping an old PRSA is not the same as making a qualifying pension contribution through the payroll for your current employment. If you have more than one job, complete the employment record separately for each one.

1. Record each employment

- [ ] Employer and payroll reference: ____
- [ ] Gross annual remuneration for this employment: ____________________ Pay frequency: ____________________
- [ ] Does the payslip show a pension deduction? Record its exact label and amount.
- [ ] Does the payslip or employer record show an employer pension contribution? Record the amount or percentage.
- [ ] MyFutureFund status for this employment: enrolled / exempt / under review / not known.

2. Identify the PRSA

- [ ] PRSA provider, policy number and policy owner: ____
- [ ] Contribution route: personal bank payment / payroll deduction / employer contribution / no current contribution.
- [ ] Employee contribution percentage or amount: ____________________ Employer amount: ____________________
- [ ] Confirm whether the PRSA belongs to this employment, an earlier job or independent personal saving.
- [ ] Keep the latest statement, contribution schedule and charge information with this checklist.

2026 PAYROLL STANDARD TO VERIFY

For a defined contribution arrangement or PRSA to meet the current employment exemption standard from 1 January 2026, official guidance states a minimum total contribution of 3.5% of gross remuneration, including at least 1.5% from the employer. Gross remuneration is capped at EUR80,000 for this standard. Ask payroll to confirm the actual treatment rather than inferring it from the account name.

QUESTIONS AND NEXT ACTIONS

Reconcile the records before changing contributions.

Write the evidence and next action beside each question. A payroll delay, overlap or missing contribution may need review before any pension decision is made.

3. Compare the records

Item	PRSA record	MyFutureFund or payroll record
Employment	Which job, if any, funds it?	Which employment is enrolled or exempt?
Employee payment	Amount, percentage and payment route	Payslip amount and statutory rate
Employer payment	Amount, percentage and conditions	Payslip or employer contribution record
Support	Applicable Income Tax relief rules	State top-up under the statutory system
Charges and funds	Contract-specific information	Portal and scheme information

4. Questions to resolve

- [ ] Is the contribution visible in payroll and attached to the correct employment?
- [ ] Does the total contribution and employer share meet the current exemption standard for this employment?
- [ ] Has there been an overlap between qualifying workplace contributions and MyFutureFund contributions?
- [ ] If an overlap occurred, who will submit or support the relevant review or refund request?
- [ ] If contributions stop, what happens to the PRSA and when could MyFutureFund enrolment be reassessed?
- [ ] What charges, investment choices, access rules and retirement options apply to each arrangement?

5. Review record

- [ ] Payroll or employer contact and response date: ____

- [ ] PRSA provider or administrator response: ____

- [ ] MyFutureFund portal or review reference: ____

NEXT ACTION

Action: ____
Owner: ______________________________ Target date: ________________________
Documents still required: ____

Prepared by Pensions Ireland | Reviewed 27 September 2026