



Everything You Should Know About Auto-Enrolment (My Future Fund)

For AWI & GWUI Workers

Webinar hosted by Caitleen Desetti

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Why It Matters

In animation + games...

- Multiple employers, short-term work, and combined part-time/freelance work are common
- Many workers are not covered by occupational pensions
- Portability of a pension pot is key



What Is My Future Fund?

- Ireland's new auto-enrolment retirement savings scheme
- Supplements the State Pension—doesn't replace it
- Eligible employees are automatically enrolled AND their employer(s) must contribute

Start Date & Eligibility

- Start date: 1 January 2026
 - No waiting period!
- Eligibility:
 - Must be an employee
 - Earnings above €20,000
 - Aged 23-60
 - Not already in a qualifying occupational or private pension

Contributions

Years	Employee	Employer	State	Total
2026-2028	1.5%	1.5%	0.5%	3.5%
2029-2031	3%	3%	1%	7%
2032-2034	4.5%	4.5%	1.5%	10.5%
2035 onwards	6%	6%	2%	14%

Administration

- Run by NAERSA (National Automatic Enrolment Retirement Savings Authority)
- Supervised by the Pensions Authority and NAERSA
- Minimal employer admin—handled by payroll

What Happens If...

- I want to opt out?
- I want to suspend my contributions?
- My income drops below €20k?
- I change employer?
- I have multiple employers?
- One of my employers provides an occupational pension scheme but not all of them?
- My employer provides an occupational pension scheme but it is less favourable?
- My employer refuses to comply?
- I am already in a pension scheme and am auto-enrolled erroneously?
- I have an existing private pension?

What You Should Do Now

- Check if you're eligible (age, earnings, existing pension)
- Add up your income across multiple employers, if applicable
- Estimate the impact on your take-home pay so that you can prepare
- If you have a private pension, compare benefits with My Future Fund

Summary

- My Future Fund = major new pension auto-enrolment scheme
- Achieved by the trade union movement over many years of campaigning
- Covers employees aged 23-60 earning €20k+ without an existing pension
- You + employer + state all contribute
- One portable pot follows you from employer to employer

Resources

Gov.ie

<https://www.gov.ie/en/department-of-social-protection/campaigns/auto-enrolment/>

Citizens Information

<https://www.citizensinformation.ie/en/money-and-tax/personal-finance/pensions/auto-enrolment/>

FSU

Talk to your rep or contact our Advice Centre on freephone ROI 1800 81 91 91 or NI 0800 358 0071 or email advice@fsunion.org

Your Employer

Ask your HR or payroll contact