

MyFutureFund (Auto-Enrolment) – Consolidated Employer & Director Guide

This consolidated document brings together all employer, director, adviser, and worked-example guidance in line with current NERSA legislation and published rules.

Eligibility for Automatic Enrolment

- 1 Aged 23 to 60 inclusive
- 2 Earning €20,000 or more per year
- 3 Not already in a qualifying pension scheme

Not Automatically Enrolled:

- 1 Under 23 or over 60
- 2 Earning under €20,000
- 3 Already in a qualifying pension
- 4 Self-employed

Directors and PRSI Class S Directors (NERSA-Compliant)

- 1 Director status must be assessed based on employment status, not payroll treatment.
- 2 PRSI Class S directors are generally treated as self-employed for auto-enrolment purposes.
- 3 A contract of service is required for automatic enrolment to apply.
- 4 Most owner-directors are therefore out of scope for automatic enrolment.
- 5 Self-employed directors are not subject to employer contribution obligations.
- 6 Voluntary opt-in may be available, subject to scheme rules.

Owner-Director Auto-Enrolment Decision Tree

- 1 Step 1: Is the individual a director? If no → standard employee rules apply.
- 2 Step 2: Is the director engaged under a contract of service? If no → self-employed → not automatically enrolled.
- 3 Step 3: PRSI Class S generally confirms self-employed status.
- 4 Step 4: If employee criteria are met → automatic enrolment applies.

Worked Examples – Directors (Corrected)

	Employee Director	Owner-Director (Class S)
PRSI Class	Class A	Class S
Employment Status	Employee	Self-employed
Automatic Enrolment?	Yes	No
Employer Contribution?	Yes	No
Notes	Meets all criteria	May opt in voluntarily

Appendix – Director Auto-Enrolment (Adviser Reference)

- 1 Apply a substance-over-form assessment.
- 2 Payroll does not determine eligibility.
- 3 PRSI Class S usually indicates self-employed status.
- 4 Key test is the existence of a contract of service.
- 5 Document and review all classification decisions.

Legal Disclaimer: This document is for general guidance only and reflects current NERSA legislation and guidance. Employers remain responsible for compliance with all statutory obligations.