

Beyond Compliance:

Creating Value-Driven Auto-Enrolment
Experiences for Employees



Auto-enrolment: A Launchpad to Better Futures Ireland

A better life with Irish Life



1 in 3

Workers currently saving
for retirement



01 Jan 2026

Launch date



**Auto-enrolment
opportunities**



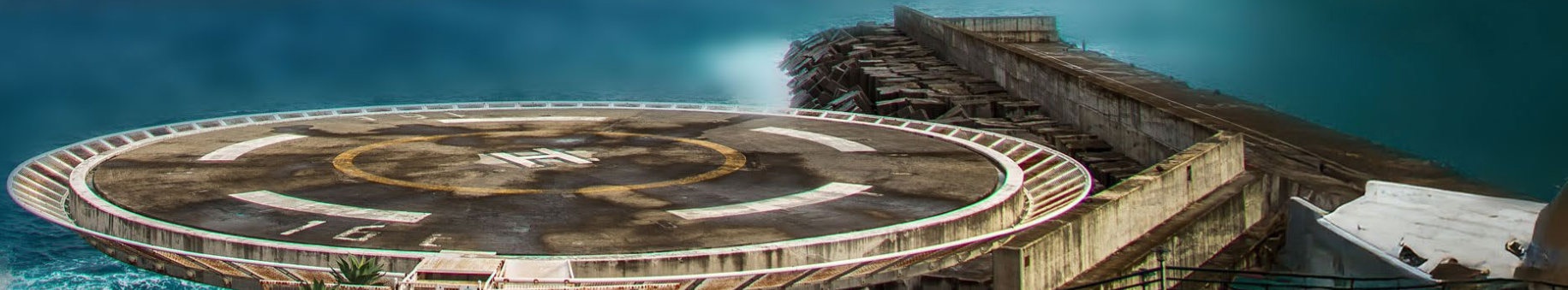
800,000

Employed workers
stand to be enrolled



76%

Of larger employers deciding
on best AE ready route



AE – Status Update



After a few false starts January 2026 appears to be the real launch date.



NAERSA's Investment Management contracts released – Irish Life Investment Managers (ILIM), Amundi & Blackrock selected.



NAERSA have advertised the CEO position with appointment expected early autumn.



Payroll providers gearing up for January launch.



Department of Social Protection are now running Employer Webinars.

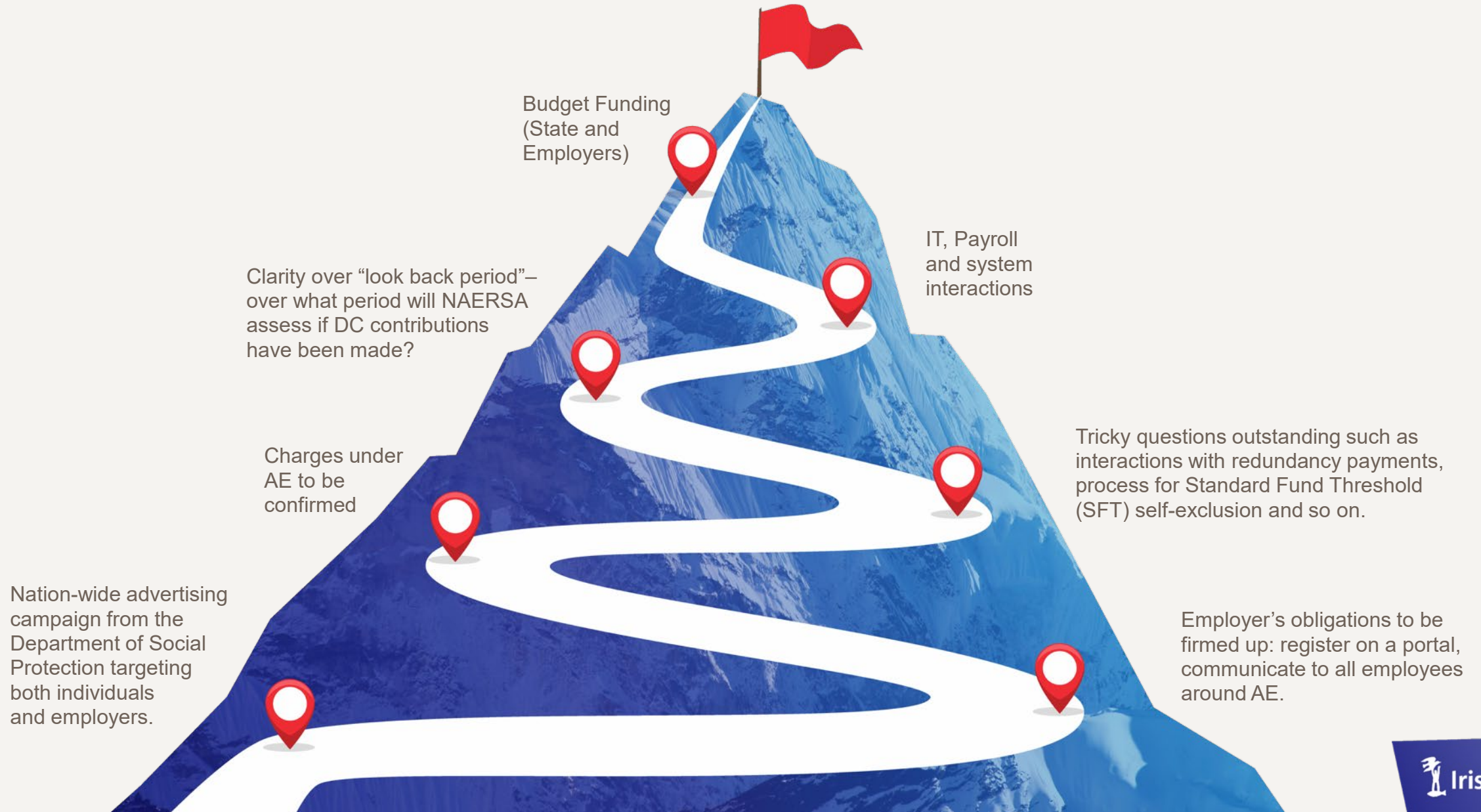


My overall sense is that after many false starts, 01 Jan 2026 is the real deal

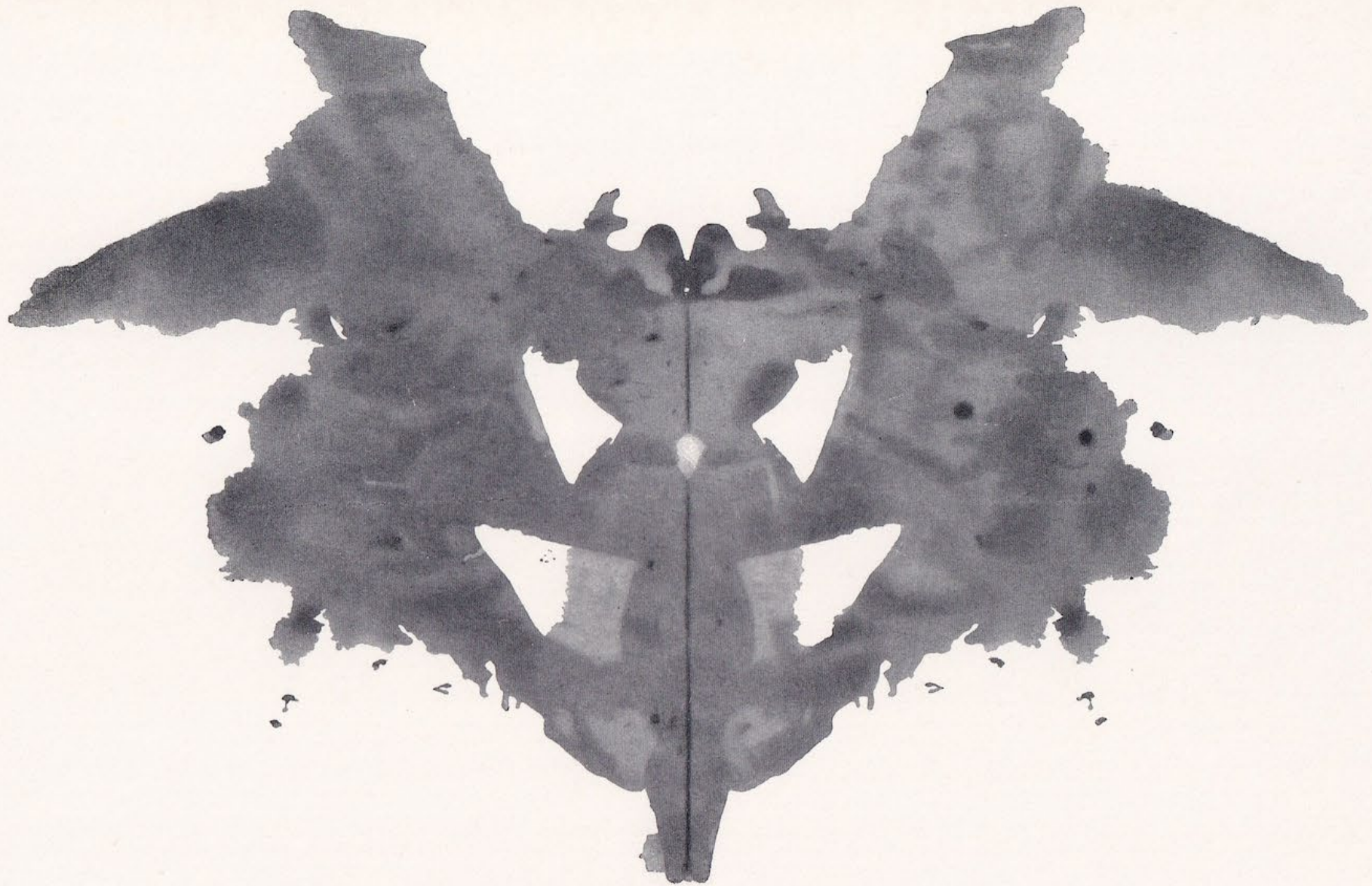


AE – What Needs to Happen

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Employee Value Proposition

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Auto Enrolment:

a Rorschach Test for an organisation's personality and view of how they see their benefits.

Employee Value Proposition (EVP):

the unique set of benefits, rewards, and experiences that an organisation offers to its employees in exchange for their skills, capabilities, and commitment.

It is HR's mission statement for the company's employee experience.



DC Plan: An Enabler of an Employer's People Strategy

Strategic benefits of the Employer Centric approach for attracting and retaining talent.

Guidance

Support provided by for both employees and employers. Action (AVCs) possible!

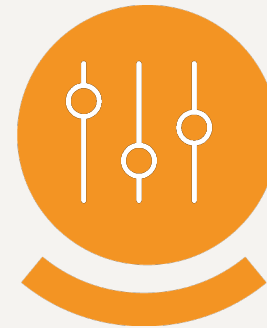


Employee Benefits

One consistent People Strategy and employee benefits experience for all employees.

Communication

Clear & consistent message for all employees. A range of timely and bespoke communications support for employers.

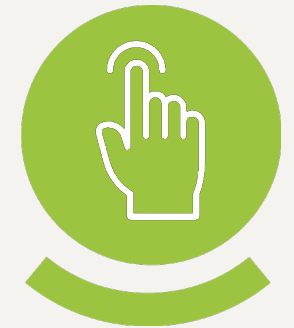
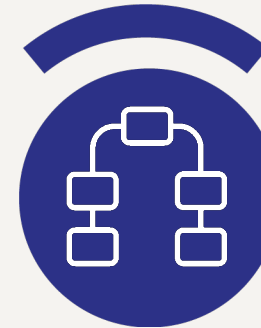


Retirement options

Early retirement options allow flexibility and succession planning.

Systems & processes

Established Payroll/HR systems and processes will remain.



Employer Choice

DC plans empower employers by providing choice & flexibility when choosing a provider that meets their needs.

Key Considerations for Using the DC Plan

The people strategy and core values of an organisation should sit at the heart of the decision-making process

Existing Employees (Non-members)

Enrol all employees in existing plan

- Open plan at *existing rates* for all employees on opt-in basis.
- Open plan at *new AE type* rates to all on opt-in basis.
- Existing non-members who choose not to join the existing plan will be picked up by AE.

Open Existing Plan with Employer-Only Contributions

- Set up a non-contributory section (employer only contribution) of the pension scheme to capture all current non-members. Member will have the option to match the Employer contribution but aren't obliged to do so.

Mixture of the above varying by profile of staff.

- Differing solution by different cohorts of staff.



Future Employees

Amend Future Contracts.

Employment contracts for new hires will need to include a provision that pension membership is mandatory.



Alternatively, companies can make no changes to their existing plan and have employees swept up by AE.

Communication Strategies For Success

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We recommend using a mixed marketing & personalised approach:



Join the Plan Webinars



Targeted email campaigns by audience & employer approach
e.g. salary, non-Irish nationals, employer only contributions.



Onsite posters



Onsite Video screens



QR codes to streamline sign up process





Case Study 1

Tech Company

A large tech company with multiple x 1,000 employees is starting the planning process in becoming auto-enrolment compliant. They have 85% of their staff already in the company pension plan.

The gap in coverage is due to a mix of reasons:

1

Members can opt out of the plan.

2

Fixed term contractors were on opt in basis



Let's look at the options available to them and assess the best route that meets the needs of their business and employees.

Gap Identified:

~500 employees not contributing to the DC plan.

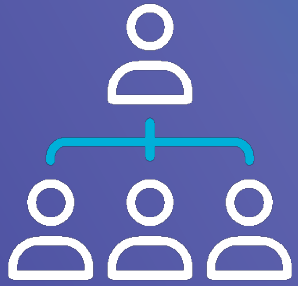
Motivation

- Competitive industry: hard to attract talent.
- Very demanding workforce expecting employers to have high performance “make it all perfect for me” attitude.
- Big brand demanding the best from account managers and senior management from business partners.
- Lose control with State AE so very focused on retaining employee benefit control (ease of HR and benefits team).
- EVP set up to “top quartile”, “we look after everything”



Decision

Run “Join the plan” campaign followed by Employer Only sweep up and change all future contracts



Case Study 2

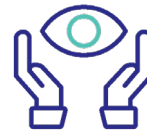
Travel/Tourism Industry
Employer

A large employer is starting the planning process in becoming auto-enrolment compliant. They have excellent coverage in the DC plan with only ~5% of employees not actively contributing to the DC plan as had very strong historical DB type coverage.

The gap in coverage is due to:

1

A 6-month service bar for new hires in joining the plan.



Let's look at the options available to them and assess the best route that meets the needs of their business and employees.

Gap Identified:

120

employees not contributing to the DC plan with



100

employees eligible to be picked up by AE

Motivation

- Pensions a sensitive topic with a complex DB unwind several years ago.
- In house team working on pensions: still IOPR2 stand alone: feel they have expertise and knowledge and value their brand input to the plan.
- Union angles need for flexibility
- EVP is paternalistic but cost aware.



Decision

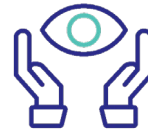
Run “Join the plan” campaign followed by State AE for remaining



Case Study 3

Food and Beverage
Company

A large food and beverage company with 2,000+ employees is starting the planning process in becoming auto-enrolment compliant. They have ~80% of their staff already in the company pension plan.



Let's look at the options available to them and assess the best route that meets the needs of their business and employees.



Food and Beverage Employer Analysis

Gap Identified:

~400

employees not contributing to the DC plan with



350

employees eligible to be picked up by AE based on age and earnings criteria.

Motivation

- Varied mix of office-based staff on higher earnings and plant-based staff on mixed earnings in workforce
- Fiercely proud of their staff benefits package and pension plan. It is part of their culture and values.
- Active discussion on equity around employee rates



Decision

Activate a full Join the Plan campaign to include webinars, email, on-site posters and video with QR codes to ease sign-up process.

Assess feedback and if employees do not join the plan, State AE applies.



Case Studies 4 and 5

Retail Companies

2 retail companies with high staff numbers; some have short-term high turnover staff but also very loyal long-term staff. They are beginning their journey in becoming auto-enrolment compliant. Pension coverage is higher amongst higher paid managers and execs but low amongst floor staff.

1

Members have to opt into the plan.

2

Mixed churn rate with a high number of relatively lower paid floor staff.



Let's look at the options available to them and assess the best route that meets the needs of their business and employees.

Gap Identified:

Many '000s

employees not contributing to the DC plan with



Many '000s

employees eligible to be picked up by AE based on age and earnings criteria.

Motivation

- Estimated €10m's of per annum could be paid into AE so would prefer to retain control over the management of this money and employee benefits and employer choice around supplier.
- That FUM will also provide scale to the other pension operations and help negotiate best terms for the wider population



Decision

Activate a Join the Plan campaign.

Sweep up with Employer Only contribution rates for those who have not joined (with a view to activating AVCs).

Gap Identified:

c. 600

employees not contributing to the DC plan with



~90%

employees eligible to be picked up by AE based on age and earnings criteria.

Motivation

- Company has a large number of transient non-pensioned employees on the lower tax band. This makes the State AE a credible option for some of the non-pensioned staff.
- Future contracts changed for managers (on joining or promotion) to make the company plan membership a contract condition; remains optional for floor staff.
- Different EVP message for different cohorts.



Decision

Activate a strong “Join the Plan” campaign to bring higher earning managers into the company plan; AE solution for floor staff as suitable option for this cohort.

Trustee Considerations



Focus to date has been on the Employer decisions and obligations. There will be indirect trustee impact.



Changes to scheme rules requires trustee consent:
e.g. removal/reduction of waiting period.



New categories with new contribution rules
(including employer only).



Potential rapid growth and servicing aspects of
large volumes of new joiners: can providers cope?



Consider the changing profile of membership with
differing communication/Member Engagement needs.



Life cover increases with new joiners and
category rules may require possible underwriting.



Increased volumes of member engagement –
reassurance providers can meet these demands.



Strong communication requirements - inclusion into the plan is only the start of the process!

Now that auto-enrolment is in-flight, the focus needs to be on helping 800,000 people find the right pension vehicle – one that suits their needs, supports their journey, and sets them on course for a secure financial future.

**The journey has started.
Let's make sure it's the right one.**



Thank you

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