

AUTO ENROLMENT

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Topics

- Where We Are
 - Legislation
 - Procurement
 - CPA
 - Communications
- Issues That Have Arisen
 - Employer Responsibilities/Issues
 - Self-Employed
 - Existing Schemes
 - Financial Incentive
 - AVCs
 - When????



Legislation

- Pre-Legislative Scrutiny
- Drafting AE Bill
- Regulation/Supervision
- Legislative Consultation with DPC



Procurement

- Initial Focus on Administration
- PIN
- PQQ followed by RFT



CPA

- Organisation Structure etc.
- Interfaces
- Costings
- Financing



Communications

- 3-phase strategy – timed for events
 - Awareness, Benefits, Launch
- All media types – geared to audiences
- Market Research, Stakeholder Engagements, Advocates



Employer Responsibilities/Issues

- Not like the UK
- Driven through Payroll
- Employer Portal (if required)
- API Connectivity and Bank Details
- Employee Centric
- Contributions by Pay Day



Self Employed

- Not on Day 1 – to be examined in later phase
- Not conducive to payroll operation
- Income not regular – contribution basis? – potential costs
- Self Determining
- Vibrant Market – education/inertia not equivalent to employees
- Not succeeded anywhere else



Existing Schemes

- Voluntary
- Waiting Periods
- Probationary Periods
- Standards and Exemptions
- Employee Centric
- Non-static employment



Financial Incentive

- Tax relief for current system remains
- Top-up to be used in AE instead – EET equivalent – same taxation at drawdown
- Incentivisation – demonstrate help – each € treated equally
- $\frac{3}{4}$ of 800,000+ people enrolled at standard or no rate of tax
 - geared to main target AE audience
- Important to compare apples –
- e.g., employer contribution and net pot



AVCs

- Not on Day 1 – to be examined in later phase
- Policy and Tax Treatment Issues to be determined
- Examining specific AVC for periods out of employment



When???

- Government is clear –
 - Implementation will begin as early as possible in 2024
 - Legislation
 - Procurement
 - Development/Implementation
 - Test and Phasing
- Plan and Budget on that basis



More Info at –

www.gov.ie/ae



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