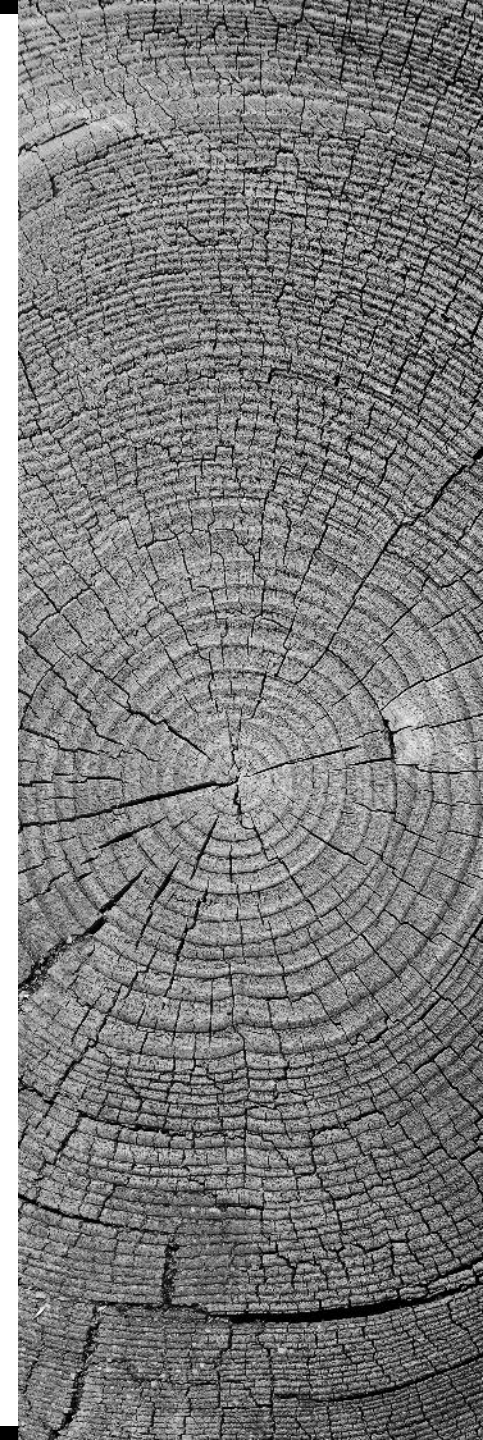




IAPF DC SURVEY 2026



DC SURVEY HIGHLIGHTS

- IAPF DC survey available in Publications section of our website
- Please log in using your email address: info@iapf.ie for any queries

Positive Change

- Higher participation at 91%
- Higher contributions at 7.7%+5%
- More paying AVCs at 29%
- Lower and simpler fees with employers providing a high level of support
- One to one advice at retirement by 3 out of 4
- High levels of governance

Challenges

- Many employees not paying enough to achieve max employer matching.
- Four out of 10 employers impacted by the min contribution regulations
- One in four employers has a min contribution of 1.5% or less
- Low engagement with investment choices