



STATUTORY INSTRUMENTS.

S.I. No. 668 of 2025

AUTOMATIC ENROLMENT RETIREMENT SAVINGS SYSTEM
REGULATIONS (AMENDMENT) (SECTION 52) REGULATIONS 2025

AUTOMATIC ENROLMENT RETIREMENT SAVINGS SYSTEM
REGULATIONS (AMENDMENT) (SECTION 52) REGULATIONS 2025

I, DARA CALLEARY, Minister for Social Protection, in exercise of the powers conferred on me by sections 3 and 52(5) of the Automatic Enrolment Retirement Savings System Act 2024 (No. 20 of 2024) HEREBY MAKE the following Regulations:

Citation

1. These Regulations may be cited as the Automatic Enrolment Retirement Savings System Regulations (Amendment) (Section 52) Regulations 2025.

Definitions

2. In these Regulations—

“the Principal Regulations” means the Automatic Enrolment Retirement Savings System Regulations 2025, S.I. No. 637 of 2025;

“the 2024 Act” means the Automatic Enrolment Retirement Savings System Act 2024 (No. 20 of 2024).

Commencement

3. These Regulations shall come into operation on 1 January 2026.

Application For Early Payment On Grounds Of Incapacity Or Exceptional Ill-Health

4. The Principal Regulations are amended by the insertion of the following Part after Part 1:

“Part 1A

Standards for Purposes Relating to Exempt Employment

Standards for purposes of section 51

4A. The standards set out in Schedule 1A (drawn up by the Authority, following consultation with the Pensions Authority) shall apply for the purposes of section 51 with effect from 1 January 2026.”

Insertion of Schedule 1A

5. The Principal Regulations are amended by the insertion of the following schedule after Schedule 1.

SCHEDE 1A
Standards for Purposes of Section 51

[1] The following standards shall apply for the purposes of section 51 in relation to occupational pension schemes

- (a) where the scheme is a defined contribution scheme within the meaning of section 2(1) of the Pensions Act 1990 (as amended) that—
 - (i) the contributions made by the employer for the benefit of the employee, in respect of the employment of the employee in that employment, to the occupational pension scheme shall amount to not less than—
 - (I) 1.5% of the employee’s gross pay within the meaning of section 47, or
 - (II) €1,200 in any year
 - whichever is lesser; and,
 - (ii) the contributions made (by deduction of amounts from the employee’s emoluments) by the employee for the benefit of himself or herself to the occupational pension scheme in respect of employment at that time in that employment are of such an amount that, when aggregated with the contributions as per sub-paragraph (i), represent not less than—
 - (I) 3.5% of the employee’s gross pay within the meaning of section 47, or
 - (II) €2,800 in any year
 - whichever is lesser;
- (b) where the scheme is a defined benefit scheme within the meaning of section 2(1) of the Pensions Act 1990 (as amended) that continuing service in that employment entitles the employee to accrue a long service benefit.

[2] The following standards shall apply for the purposes of section 51 in relation to PRSAs—

- (a) the contributions made by the employer for the benefit of the employee, in respect of the employment of the employee in that employment, to the PRSA shall amount to not less than—
 - (i) 1.5% of the employee’s gross pay within the meaning of section 47, or
 - (ii) €1,200 in any year

whichever is lesser; and

- (b) the contributions made (by deduction of amounts from the employee's emoluments) by the employee for the benefit of himself or herself to the PRSA in respect of employment at that time in that employment are of such an amount that, when aggregated with the contributions as per paragraph (a), represent not less—
- (i) 3.5% of the employee's gross pay (determined retrospectively over the preceding months (or pro rata for shorter periods of service, within the meaning of section 47, or
 - (ii) €2,800 in any year
- whichever is lesser."



GIVEN under my Official Seal,
22 December, 2025.

DARA CALLEARY,
Minister for Social Protection.

EXPLANATORY NOTE

(This note is not part of the Instrument and does not purport to be a legal interpretation.)

These Regulations set out the standards that are to apply to occupational pension schemes and PRSAs for the purposes of section 51 of the Automatic Enrolment Retirement Savings System Act 2024 relating to exempt employments in respect of the automatic enrolment system. The Regulations come into effect on 1st of January 2026.

BAILE ÁTHA CLIATH
ARNA FHOILSIÚ AG OIFIG AN tSOLÁTHAIR
Le ceannach díreach ó
FOILSEACHÁIN RIALTAIS,
BÓTHAR BHAILE UÍ BHEOLÁIN,
CILL MHAIGHNEANN,
BAILE ÁTHA CLIATH 8,
D08 XAO6

Tel: 046 942 3100
E-mail: publications@opw.ie

DUBLIN
PUBLISHED BY THE STATIONERY OFFICE
To be purchased from
GOVERNMENT PUBLICATIONS,
MOUNTSHANNON ROAD,
KILMAINHAM, DUBLIN 8,
D08 XAO6

Tel: 046 942 3100
E-mail: publications@opw.ie

€ 3.00



9 781399 352956