





## TEMPLATE TO YOU SEND TO YOUR STAFF

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*Dear team,*

*We hope this email finds you well,*

*As you may be aware come January 1<sup>st</sup> 2026 the auto enrolment scheme is looking to be coming into effect that will automatically enrol all staff members into this pension contribution scheme.*

*We wanted to inform staff of the details that we are aware of at this moment in time, now come January 1<sup>st</sup> we will provide more information and the contents of this email may be changed once the auto enrolment comes into effect.*

*The Auto enrolment scheme will apply to all staff that meet the following criteria –*

- *Earn over €20,000 per annum;*
- *Are aged between 23 and 60 years old; and*
- *Are not already enrolled in a pension scheme.*

*This is a day one entitlement so all new staff members employed after January 1<sup>st</sup> will be automatically signed up to this scheme, If you do not fall under the above criteria, you will not be automatically enrolled. However, you will be entitled to voluntarily opt-in to the scheme.*

*The contributions will be provided by the employee, employer and the state, the contributions are as below –*

- *Employee and employer Contributions – 1.5% of the employees' base rate of pay*
- *State – 0.5% of the employees' base rate of pay*

*Employees will have the option to opt out of this scheme, however this is only after a period of 6 months of contribution to the scheme, if an employee opts out they will only receive the contributions they have made back, after a 2 year period the employee will be automatically enrolled back into the scheme to the contributions made by the employee and state will be pool together until the employee is signed back up.*

*I hope this finds you all well and thank you all for your continuous service, please don't hesitate to contact me at ..... If you have any questions.*

*Kind Regards,*

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**PREZADO CLIENTE,**

*Autoenrollment* será obrigatório a partir de janeiro de 2026. Embora isso tenha sido mencionado em nossa comunicação sobre o orçamento, as diretrizes detalhadas do governo só foram disponibilizadas na semana passada, primeira semana de dezembro de 2025.

1. A Nomad Accounting fará o registro inicial, mas precisamos que você preencha um formulário de consentimento e confirme seus dados bancários para o plano de previdência My Future Funds (pagamento via débito automático).

Clique no link para que possamos registrar você no programa:

<https://www.nomadaccounting.net/autoenrollment>

2. Recomendamos que você crie seu próprio certificado ROS para monitorar obrigações fiscais e gerenciar pagamentos pelo <https://myfuturefund.ie/>. Nossa empresa não poderá administrar suas previdências caso haja saldo insuficiente ou problemas bancários, mas podemos ajudar na configuração do certificado, se necessário.
3. Você deve informar sua equipe sobre o esquema, pois isso impactará nos salários. Junto a esta carta, você encontra um modelo que pode ser enviado por e-mail a eles. A Carta está na página acima e precisa ser enviada em Inglês já que está e a língua nativa do nosso país.

Yours sincerely,

## Nomad Digital Accounting

## Chartered Accountants and Trust Company Service Provider