



An Chomhairle Pinsean The Pensions Council

Minutes

Pensions Council Meeting

19 November 2025 @ 15:00

Venue: MS Teams

Council members in attendance:

Miriam Bourke
Deirdre Cummins (Chair)
Olive Gaughan
Máiréad McCarthy
Rickard Mills
Joanne Roche
Grace von Offenberg Sweeney
Colum Walsh

Council members apologies:

Brendan Kennedy
Ciara McLoughlin

Also present:

Carmel Dobson, Department of Social Protection
Andrew Fagan (Secretariat, note taker)

Quorum: Quorum present – 8 members present (6 required for Quorum)

1. Welcome & Declaration of new interests

The Chair referred to the Pensions Council's Register of Interests and asked the Council members to consider any new potential conflicts of interest or other interests that have not yet been declared, and none were declared. All members confirmed there were no relevant changes in circumstances to be reported.

2. Adoption of agenda

The agenda was adopted by the members.

3. Operational matters

The Chair noted that Colum Walsh had prepared a draft note regarding the Pensions Councils Public Sector Equality and Human Rights Duty Report 2024. The Chair confirmed that she will work with Colum to finalise the note for publication on the Pensions Council website; it will be reviewed annually.

The Chair had shared the draft schedule of 2026 Pensions Council meetings with the Pensions Council members in advance of this meeting. The Chair confirmed that the proposed meeting on 21 January 2026, as listed in the draft schedule, will proceed and will be attended by the Minister for Social Protection. This meeting will take place in-person at the offices of the Pensions Authority. The Chair asked the Council to review the proposed dates and submit any comments to her by year-end so the schedule can be finalised.

4. Minutes and matters arising

The Chair had shared the draft minutes from the Pensions Council meeting held on 17 September 2025 to this meeting, which were approved by all members.

5. Developments in the pensions environment

The Chair noted the monthly briefings prepared by Carmel Dobson from the Department of Social Protection.

Colum Walsh provided an update on the ongoing work within the Department of Social Protection (DSP). Colum noted that work continues on key legislation, including Master Trust Legislation and Authorisation Legislation. Regarding Automatic Enrolment (AE), Colum advised that the employer portal is expected to open in December 2025. He also confirmed that the National Automatic Enrolment Retirement Savings Authority (NAERSA) has been established, and that AE is scheduled to commence on 1 January 2026.

The Council then held a discussion on AE, during which members shared their views. Members posed several questions to Colum, who agreed to seek further clarification and provide responses for circulation to the Council.

6. Strategic work in progress

6.1 Potential Projects and Topics

The Chair referred to the list of potential projects and topics under consideration by the Council. Members held a discussion and shared their views. The Chair confirmed that she will prepare a summary of the topics discussed, including those relating to charges, and will circulate it to Council members for their input. This summary will inform preparations for the meeting with the Minister in January 2026.

6.2 Collaboration with the Society of Actuaries

The Chair noted that the Councils working group met with the Society of Actuaries in Ireland (SAI) in October 2025 to explore potential areas of collaboration. It was noted that this meeting was positive and constructive, and members shared their perspectives on possible joint work. The Council will coordinate with the SAI to schedule a follow-up meeting to discuss potential areas of collaboration. The Chair agreed to circulate the SAI's list of priorities, as presented at the October 2025 meeting, to Council members.

6.3 Pensions Policy and Research Workshop - SETU in conjunction with the Pensions Authority

The Chair noted that she has been invited to attend the Southeast Technological University Pensions Policy Workshop on 28 November 2025 in her capacity as the Chair of the Pensions Council. She confirmed that she will share a summary of insights from the workshop with Council members.

7. Next meeting

The next Council meeting is scheduled to be held in the offices of the Pensions Authority (with the option to join remotely on MSTeams) on 21 January 2026 @ 3pm. It is expected that the Minister for Social Protection will join the meeting in person.

Action Items:

No.	Action Details	Person responsible	Date to be completed:
1	Chair to collaborate with Colum to finalise note on Public Sector Equality and Human Rights Duty Report 2024. Chair will revert to Secretariat to organise publication of the note on the Pensions Council website.	Chair, Colum Walsh, Secretariat.	As soon as possible.
2	Colum Walsh will circulate responses to questions regarding AE posed by Council members.	Colum Walsh	As soon as possible.
3	Secretariat to arrange for publication of minutes from 17 September Pensions Council meeting on the Pension Council website.	Secretariat	As soon as possible.
4	Chair to collaborate with Secretariat regarding	Chair, Secretariat	As soon as possible.

	organisation of ministerial meeting scheduled for January 2026.		
5	Chair to share a list of SAI priorities with the Council, to gauge possible areas of collaboration.	Chair	As soon as possible.
6	Schedule of 2026 Pensions Council meetings to be confirmed by end of year.	Chair	As soon as possible.
7	Meeting with SAI and Pensions Council to be confirmed.	Chair	As soon as possible.
8	Chair to circulate working paper on proposed topics discussed (including charges) to Council members.	Chair	As soon as possible.
9	Chair to attend SETU Worksop and circulate insights with the Council.	Chair	As soon as possible.