



# An Chomhairle Pinsean The Pensions Council

## Minutes

### **Pensions Council Meeting**

**11 March 2026 @ 15:00**

**Venue: MS Teams**

#### **Council members in attendance:**

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

#### **Council members apologies:**

Brendan Kennedy  
Joanne Roche

#### **Also present:**

Molly Sheridan, Department of Social Protection  
Andrew Fagan (Secretariat, note taker)

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

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### **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 welcomed the new researcher from the Department of Social Protection, Molly Sheridan, to the Pensions Council. The Chair thanked Carmel Dobson for her contributions to the Council.

The Chair noted a query that the Council received regarding the 2025 Retirement Living Standards report.

The Chair noted a circular from DPER regarding infrastructure guidelines for the Councils attention. The Chair noted that the guidelines will be uploaded to the meeting platform library for future reference.

### **4. Minutes and matters arising**

The Chair had shared the draft minutes from the Pensions Council meeting held on 11 February 2026 prior to this meeting, which were approved by all members.

### **5. Developments in the pensions environment**

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

Colum Walsh provided an update on European developments including IORP revisions, PEPP, and pension tracing.

Colum also provided an update on AE. In February 2026, it was recorded that there were 763K people enrolled in AE, with 105k being employers. Circa €80 million of contributions have been collected. Of the 763K, 5K members were outside of the requirements to be automatically enrolled, so they opted to enrol voluntarily. Colum noted that AE is progressing well. Colum also noted that work is ongoing in the Department of Social Protection in relation to authorisation legislation and master trust regulation.

### **6. Strategic work in progress**

#### **6.1 Charges**

The Chair provided an update on the status of this project. It was noted that the project subgroup has been meeting regularly and has developed a pathway for this project, which the Chair outlined to Council members. It was agreed that Miriam Bourke will meet with the project subgroup to contribute to the discussion on master trust charges. The subgroup will continue to work on the charges project outside of the Council meetings, reporting back at subsequent meetings.

## 6.2 Master Trust

The Chair provided an update regarding the status of this project. The Council held a discussion in relation to this project, where it was noted that the project should aim to focus on engagement between employers and master trust providers. Colum Walsh noted that a piece on engagement will be contained within the master trust regulation. Miriam Bourke will circulate Unio master trust engagement templates to assist with this project.

## 6.3 Gender Pensions Gap

The Chair provided an update regarding the status on this project. It was noted that a good starting point for this project would be to perform a lookback on the recommendations proposed in the 2022 gender pensions gap report which was completed by the Council. It was also noted that it would be beneficial to have public engagement on this project. It was decided that Council members will review the 2022 gender pensions gap report in advance of the next meeting.

## 7. Next meeting

The next Council meeting is scheduled to be held (virtually) on **13 May 2026 @ 3PM.**

## 8. AOB

The Chair noted an article from European Pensions regarding further policy developments for MyFutureFund.

### Action Items:

No.	Action Details	Person responsible	Date to be completed:
1	The secretariat will arrange for the publication of the 11 February minutes on the Pensions Council website.	Secretariat.	As soon as possible.
2	Miriam Bourke to circulate Unio MT engagement templates to assist with the Master Trust project.	Miriam Bourke.	As soon as possible.
3	Miriam Bourke will meet with the charges project subgroup.	Miriam Bourke, Charges project subgroup.	As soon as possible.
4	Council members to review 2022 gender pensions gap report.	All.	As soon as possible.