Pension Governance Requirements

1. Maintaining Trustee Competence

Trustees must complete relevant training each year, ensuring they stay informed on regulation, investment trends, and governance practices.

2. Regular Policy Reviews

Governance documents, risk frameworks, and investment policies should be reviewed annually to reflect market changes, regulatory updates, and member needs.

3. Strengthening Member Communication

Communications must be written in clear, accessible language while still covering key details. Engagement can be improved with targeted campaigns, webinars, and digital tools.

4. Risk and Cybersecurity Management

With schemes increasingly reliant on online systems and third-party administrators, cybersecurity has become a governance priority. Risk registers should include IT and data protection risks, with mitigation plans in place.

5. Scheme Structure Assessment

To regularly assess whether the current arrangement remains the most suitable - whether that means continuing as a stand-alone scheme or moving to a Master Trust.

For further information:
please contact **01 614 8079** or email **info@trustee.ie** Visit **www.trustee.ie**

Independent Trustee Limited (ITL) is part of the ITC Group.
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PG 100.0.0
Date Effective: June 2026

ITL Independent Trustee