



Association of  
Pension Lawyers  
in Ireland

# ESSAY COMPETITION 2025

## DEADLINE

Friday, 25 July 2025

## LENGTH

Essays should be between 2,000 and 3,000 words

## CONTACT

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Rules available at [www.apli.ie](http://www.apli.ie)

## Essay Title

“Working Longer, Saving Smarter: Reforming Occupational Pension Schemes to Support Ireland’s Ageing Workforce.”

## Context

The 2024 Pensions Council report “*Irish Retirement Living Standards*” highlights a growing trend: more Irish employees are working beyond traditional retirement ages, driven by increased life expectancy, financial necessity, and evolving attitudes toward later-life employment. While this shift may ease pressure on the State Pension system, it presents new challenges for occupational pension schemes, which were largely designed around earlier retirement ages and shorter post-retirement lifespans.

As the workforce ages, pension schemes must adapt to ensure they remain sustainable, equitable, and capable of delivering adequate retirement incomes. This raises important questions about contribution structures, retirement planning, age discrimination issues and the role of employers and policymakers in supporting older workers.

## Essay Assignment

- a) Analyse the impact of an ageing workforce on the sustainability and design of occupational pension schemes in Ireland. [50 marks]
- b) Propose and justify two key reforms that could help occupational pension schemes adapt to the trend of employees working longer. Consider in particular reforms which have been implemented in other jurisdictions. [50 marks]



Open to all students of law and all Trainee Solicitors / Barristers and Solicitors / Barristers qualified less than 2 years

## PRIZES

1st place  
**€4,000**

2nd place  
**€1,000**

