

Police Pension Scheme

2022/06

- Who should read:**
- All HR and Payroll Managers, Pension administration staff who submit data to SPPA
- Action:** Read and circulate to all interested parties
- Subject:** Annual Benefit Statements 2022 now available
- Date:** 1 September 2022

The purpose of this circular is to Inform employers that 2022 Annual Benefit Statements are available to active members on our online portal by 31 August 2022.

Please share the approved text on Annex A: Annual Benefit Statements update for members which highlights key information regarding Annual Benefit Statement 2022 to your members.

Craig Gardiner
Head of Customer Services

Annex A: Annual Benefit Statements update for members

This page contains approved Annual Benefit Statement 2022 text for you to use with your own digital distribution channels.

Dear colleague,

Scottish Public Pensions Agency have advised that 2022 Annual Benefit Statements for active members of the Scottish Police Pension Schemes will be available from 31 August 2022 on <https://memberportal.pensions.gov.scot/>.

Your Annual Benefit Statement includes:

- Accrued pension benefits
- Current level of death benefits
- Lifetime Allowance (LTA) information

To qualify for 2022 Annual Benefit Statement:

- you must have paid pension contributions between 1 April 2021 and 31 March 2022
- You must have been an active contributing member of the scheme at 31 March 2022 and at the point the statement is calculated

The McCloud judgement – 2015 Remedy

The UK government has now set out its approach to remedying the age discrimination found in the 2015 pension reforms. The approach taken will be in the form of a deferred choice underpin (DCU).

Under the DCU, members affected by the changes will remain in, or be returned to, their legacy schemes for service between 1 April 2015 and 31 March 2022. This is known as the remedy period. At the point of retirement (or when benefits become payable), affected members will be given a choice as to which scheme benefits they wish to receive for service during the remedy period. Members who have retired since 1 April 2015 will also be presented with a choice.

Unfortunately, we are unable to answer specific member enquiries at this time but more information and FAQ's can be found in the 2015 Remedy section of our website at <https://pensions.gov.scot/2015-remedy> and you can also use the 2015 Remedy Modeller <https://mccloudpolicemodeller.pensions.gov.scot/>

Important: Please note that this year's Annual Benefit Statement provides an estimate of your pension benefits built up in your current scheme membership to **31 March 2022**.

On 1 April 2022 the Public Service Pensions and Judicial Offices Act 2022 (PSPJOA) came into force, and confirms that members will be returned to their final salary schemes for the period 1 April 2015 to 31 March 2022 in powers that will be enacted by **1 October 2023**. This is known as the retrospective remedy.

We understand that it will be disappointing to members that the current values of this year's statement will not be able to reflect the return to the legacy scheme for the remedy period, however the secondary legislation required to do this will not be in force until **1 October 2023**.

Your return to the legacy scheme will be reflected in your **2024** statement issued by 31 August for the year 1 April 2023 to 31 March 2024 after the legislation has passed.