

NHS Pension Schemes

2024/07

Who should read:

- NHS HR and Payroll Managers
- GP Practice Managers
- Direction Bodies
- Practitioner Services Division (PSD)
- Dental Payments
- Communications staff

Action: For Information and sharing with members

Subject: SPPA tools to support pension estimates

Date: 14 June 2024

The purpose of this circular is to highlight tools members should use if they want an estimate of their pension.

The best way for members to estimate how much their pension will be when they retire is to check their Annual Benefit Statement (ABS) [using the member portal on our website](#). Here members can view their pension information and update their personal details.

Members can also use the appropriate pension calculator to work out what they will receive when they retire:

- [NHS Remedy calculator](#) (for members with service between April 2015 and March 2022)
- [NHS pension scheme calculator](#)

(To access the SPPA's calculators, please use either Microsoft Edge or Google Chrome).

Currently the SPPA can only provide estimates for members ineligible to use the online calculators and are retiring in the next six months. All other members should refer to their Annual Benefits Statement or use the pension calculator.

In cases of ill health or divorce we can provide an estimate on request. Members who cannot get an accurate estimate using a calculator, such as Mental Health Officers, or **Practitioner members retiring in the next 6 months**, can also request an estimate.

Some active members who were eligible for Remedy did not receive an Annual Benefits Statement in 2023. They will get an ABS later this year which will include their options under Remedy so they will be advised to wait until then if they request an estimate.

Partners are asked to cascade this information with members as appropriate to ensure they are aware of the available tools.

Any questions?

Please contact sppacontactus@gov.scot if have any enquiries about this circular.

SPPA Communications and Engagement
14 June 2024