

Police Pension Scheme 2024/04

Who should read:

- All HR and payroll managers
- Pensions administration staff who submit data to SPPA

Action: For information and circulate to pension scheme members

Subject: 2024 Annual Benefit Statements now available

Date: 4 September 2024

The purpose of this circular is to:

- **Inform employers that 2024 Annual Benefit Statements (ABS) are available to active members on our online portal and to encourage the sharing of an update with members**
- **Provide an update on the delivery of ABS-RSS for active members who are eligible for the 2015 Remedy**

Please share the approved text in Annex A: Annual Benefit Statements update for members which highlights key information regarding Annual Benefit Statements 2024 and the new ABS-RSS for members who are eligible for the 2015 Remedy.

You can find further information about the 2015 Remedy on the SPPA's Remedy Hub: [Information about 2015 Remedy | SPPA \(pensions.gov.scot\)](#)

Frances Graham
Chief Operating Office
4 September 2024

Annex A: Annual Benefit Statements update for members

This page contains approved 2024 Annual Benefit Statement text for you to use via your own digital distribution channels:

Dear member

The following update from the Scottish Public Pensions Agency (SPPA) provides information about your Annual Benefit Statement.

Active members who are not eligible for the 2015 Remedy

We are pleased to advise that your Annual Benefit Statement for 2024 is now available. All active (in work) members of the Scottish Police Pension Schemes will receive an Annual Benefit Statement. You can view your Annual Benefit Statement by visiting the member portal: <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 2024 Annual Benefit Statement:

- You must have paid pension contributions between 1 April 2023 and 31 March 2024
- You must have been an active contributing member of the scheme at 31 March 2024 and at the point the statement is calculated

Active members who are eligible for the 2015 Remedy

If you are eligible for the 2015 Remedy, your Annual Benefit Statement will be combined with a Remedial Service Statement in a new document known as an ABS-RSS.

The ABS-RSS will provide you with benefit estimates for the final salary (legacy) scheme and reformed (CARE) scheme for the remedy period so that you are better informed to make a choice regarding the benefits you wish to take for the remedy period when you retire.

We expect to have uploaded ABS-RSS by 30 September and you will be notified by email when your ABS-RSS is available on the member self-service portal.

You can find out more about the 2015 Remedy on the police remedy hub: [Police Remedy Hub | SPPA \(pensions.gov.scot\)](#)

Contributions and 2015 Remedy

As your pension has been moved back to the legacy scheme, this will have an impact on contributions you have made. You may owe or be owed contributions. Information about this and action you need to take will be contained in your ABS-RSS.

Please register for the SPPA's online member self-service portal so that you can access your ABS-RSS and make a decision about your contributions: [Login and Registration | SPPA \(pensions.gov.scot\)](#)

Frances Graham

Chief Operating Officer

4 September 2024