April 2025 Newsletter - 2015 Remedy Delivery Update

We want to keep all our members informed about the latest pension developments that are taking place even if they do not directly affect you. This newsletter is a 2015 Remedy edition and is aimed at members who are eligible for the 2015 Remedy.

The Scottish Public Pensions Agency (SPPA) has set out a revised delivery timetable for the 2015 Remedy on its website. The new information provides clarity about when you will receive your Remedy choice beyond the 31 March deadline. You can find out more about what this means for you in this update.

We have made positive progress in the significant challenge of delivering across all four devolved schemes administered by the SPPA and are committed to delivering Remedy as effectively as possible while ensuring that our key core business of paying pensions to retired public sector workers remains on track.

The new delivery timescales are now available on the SPPA website.

Firefighters Remedy: I'm paying into a pension | SPPA
Firefighters Remedy: I'm ready for retirement | SPPA

What is 2015 Remedy

On 1 April 2015, the UK Government made changes to public service pension schemes. These changes did not apply to those members closest to retirement. The Court of Appeal eventually determined that this was discriminatory towards younger members. This decision is also known as the McCloud judgment. More information can be found at www.pensions.gov.scot/2015-remedy

To make things right, members can choose between having pension benefits calculated under the final salary (either the 1992 or 2006 Scheme as appropriate) Legacy scheme or the reformed CARE (Career Average Revalued Earnings scheme) benefits for the period between from 1 April 2015 to 3 March 2022. This is known as the remedy period.

Are you eligible?

You will be eligible if you joined a public service pension scheme on or before 31 March 2012 and:

- you were still a member of the scheme on or after 1 April 2015, or;
- left the service after 31 March 2012 but returned within 5 years.

You will not be eligible if you joined a public service pension scheme after 31 March 2012.

How is the 2015 Remedy being delivered?

Remedy choice

When you retire, you will be offered a choice of which benefits you would like to take for the remedy period between the final salary (legacy) scheme and reformed (CARE) scheme. This information will be provided in a Remediable Service Statement (RSS). RSS will be issued by post.

Annual Benefit Statement – keeping track of your pension

The SPPA provides you with an Annual Benefit Statement. If you are eligible for the 2015 Remedy, this has been changed to provide a statement of benefits in the alternative scheme as well as your current scheme and is now called an ABS-RSS.
According to the legislation, ABS-RSS should have been issued by 31 March 2025. However, due to the complexities involved in delivering remedy changes, this has not been possible.

The SPPA is preparing to issue ABS-RSS in batches and you will receive an email to let you know when your statement is available on the SPPA's member self-service portal. If you have deferred paying into a pension, you are due to receive a one-off ABS-RSS by 31 August 2025.

As part of the 2015 Remedy, you will now be automatically "rolled back" into your legacy scheme, and due to differences in the employee pension contributions between the various schemes, you will be required to make an adjustment to contributions you have made during the remedy period, (1992 scheme members will be required to pay additional contributions, whilst 2006 scheme members will receive a refund). This information, including how you can pay or receive any contribution adjustments, will be contained in your ABS-RSS and will be issued via the SPPA's member self-service portal.

If you do not make a repayment decision regarding your contribution adjustment, the adjustment will be deferred until you retire with interest continuing to accrue until then. If you decide to defer payment until retirement but change your mind at a later date and would prefer to repay by lump sum of instalments, you can notify us know when you receive your next ABS-RSS. If you are owed contributions, you can also defer until retirement.

It is very important that you sign-up to the member self-service portal, please register now: Login and Registration | SPPA

Are you impacted by Annual Allowance?

If you are likely to be impacted by Annual Allowance and eligible for the 2015 Remedy, the SPPA is working to issue all Remediable Pension Saving Statements by the end of August 2025.

Remedy Cost Reimbursement

If you have incurred accounting costs due to the 2015 Remedy then a reimbursement scheme is shortly going to be launched. You can find out more information about what type of costs are covered and sign-up to receive alerts when this process is open for applications: Firefighters Remedy Cost Reimbursement Scheme | SPPA