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Police Active Member Newsletter December 2024

Hello! Welcome to the first ever edition of our newsletter.

This newsletter is all about you and your pension. Whether you're curious about your benefits or want to stay in the loop on recent changes, we have you covered.

Thanks again for everything you do. We at the SPPA are immensely proud to serve the people who serve Scotland.

2015 Remedy

The 2015 Remedy is a key area of interest for many of our members. If you are eligible for the 2015 Remedy, you will be invited to choose which of the benefits – from the legacy scheme (final salary) or the reformed (CARE) scheme you would like to take for the Remedy period. You will be given this choice when you retire.

In the meantime, we are providing new look Annual Benefit Statements (ABS) to officers. The ABS has been combined with a Remediable Service Statement (RSS) into a new document called an ABS-RSS so that you can keep track of benefits in the alternative scheme. Most officers who are eligible have now received their ABS-RSS which is available via the SPPA's member self-service portal. Those remaining require further work which is more time consuming, however we are working through these as quickly as possible and we expect to have these available by the legislative deadline of 31 March 2025 at the latest. Interest will continue to accrue on contribution adjustments.

A reminder to those officers who have received an ABS-RSS, please make a decision about your contribution adjustment if you have not done so already. This needs to be done within three months of the date of your ABS-RSS otherwise it will default to defer to retirement. And if you are not yet registered for the SPPA's member self-service portal, here's how you can sign-up: Login and Registration SPPA

If you have any questions about your ABS-RSS or contribution adjustment, please visit enquiries related to your ABS-RSS.

If you are approaching retirement and want to check that you understand what you need to do in terms of Remedy, then visit our online remedy hub: Police | SPPA
You can also use our remedy calculator to get an idea of what your pension might be depending on which pension benefits you choose.

Staying connected

By staying connected with the SPPA, you gain access to valuable information and resources to help you make informed decisions about your pension and retirement and keep up to date with any changes.

<u>Sign up to our online member services</u> to view your pension information and update your personal details if you have a change of address.

Top tip... when logging into Police Online Member Services (MSS), your username is not an email address but the username you set the account up with.

Our website has a wealth of information about all things pension-related – <u>you can</u> find the police section here.

Make an enquiry

If you want to contact us with a pension query, please consider using the SPPA's new webform to do this. Using webform ensures that we have all the information we need to deal with your query and get it to the correct team so that we can respond as quickly as possible with what you need. Make an enquiry