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Police Pensioner Newsletter November 2024

Welcome to the first ever edition of our newsletter for Police pensioner scheme members.

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 soon 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.

The SPPA is working to provide you with a document called a Remediable Service Statement, or RSS for short, so that you can make this choice. We are working to issue these by the end of March 2025 and some have already been issued.

In the meantime, to help you to prepare for making this choice, we are launching regular updates to help explain the information which will be in your RSS when you receive it and to keep you informed on delivery dates.

You can find out more about this and also stay up to date and in touch by visiting the [Police Remedy hub](#). And there is helpful guidance including an RSS video to increase your knowledge and understanding.

Accessing your P60

Your annual P60 gives you a summary of the pension paid to you over the year, including tax deducted. To view your most recent P60 (or any previous statements), [please register/login to our online member portal](#).

2024 annual pension increase

Pensions increase every year in line with inflation. That means from 8 April 2024, an increase of 6.7% was applied to the pensions of all eligible members.

The pension increase is payable to members who have reached age 55, or for those under age 55 who retired due to ill health. Members who receive a widow/er or dependants pension are also eligible.

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.

Our online portals

[Sign up to our online member services](#) to view your pension information (including your P60 and monthly payslips) and update your personal details if you have a change of circumstances.

My marital status is incorrect – can this be updated?

You can update personal information through the [member self-service portal](#). For any other changes, please use the “Contact Us” option in the portal to let us know what needs to be updated.

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.

Customer support

Find out [how to contact](#) the right team in SPPA on a specific subject.

Our website has a wealth of information about all things pension-related – [you can find the police section here](#).

Give us a call

We have [recently changed the operating hours of our member telephone service](#) to provide a more efficient and effective service.

Top tip... When you contact us please use your personal email address. This way we can stay in touch if you change jobs or retire. When you do get in touch, make sure to include your full name, date of birth, scheme reference number and National Insurance number.

Supporting you in retirement

[The Retired Police Officers Association Scotland \(RPOAS\)](#) represents over 6,000 retired police officers, with the aims of safeguarding their rights and supporting their welfare. They also support family members after the death of a member.

Membership costs £12-15 per year and members receive two magazines and can access a wellbeing programme and member lottery, as well discounts on goods and services. The organisation has 12 local branches which run member events throughout the year.

If you would like more information or assistance in joining, you can email: rpoassecretary@rpoas.org.uk

[Join the RPOAS](#)

Cost of living support Scotland

It can be difficult balancing the budget as the cost of living continues to rise, but there is advice and support out there.

[Cost of living support Scotland](#) is a brilliant hub for this type of information. There is general information on debt advice and budgeting, as well as [specific resources available for older people](#).