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30 July 2025 Newsletter

The Scottish Public Pensions Agency (SPPA) and the Scottish Fire and Rescue Service (SFRS) are working together to help you understand your pension options and keep you informed.

Did you know that there are multiple pension exercises taking place, some of which may affect you?

They are:

- 2015 Remedy
- Matthews (2nd Option) case
- Booth Bradshaw offer

Some scheme members, depending on their individual service history, can qualify for one, two or all three of these pension exercises.

In this update you can find out more about each of these exercises and if there's anything you need to do.

In some cases, as part of the 2015 Remedy, members will be owed money, or they will have to pay money back, and there are different options available for the latter.

Please read this update carefully so that you understand any implications relevant to your pension benefits and whether any of these exercises apply to you.

You can also stay up to date on issues affecting your pension by visiting the [SPPA's website](#).

2015 Remedy

On 1 April 2015, the UK Government introduced the 2015 Firefighters' Pension Scheme which replaced the existing 1992 and 2006 Pension schemes. Most members of the 1992 and 2006 schemes were

transferred to the 2015 scheme. However, those members closest to retirement were allowed to remain in these schemes.

The Court of Appeal later determined that this was discriminatory towards younger members, a decision known as the McCloud judgement. More information can be found on the [Remedy Hub](#)

To rectify the discrimination, eligible pension scheme members will be offered the choice of having their pension calculated under either their 1992, 2006 or the 2006 (Modified) final salary (Legacy scheme) or the reformed 2015 CARE (Career Average Revalued Earnings scheme) benefits for the seven-year period from 1 April 2015 to 31 March 2022. This is known as the remedy period. The 2015 Remedy affects all public sector pension schemes.

Active (serving) pension scheme members

Not all Firefighter scheme members are eligible for the 2015 Remedy. To qualify you must have joined the pension scheme on or before 31 March 2012 and either have remained a member until the 1 April 2015, or have left the pension scheme after 31 March 2012 but returned within five years.

If you are eligible, you will now be automatically “rolled back” into your legacy scheme for the remedy period. As the employee contribution rates for the legacy 1992 and 2006 (Modified) schemes were higher than those you will have paid under the 2015 scheme during the remedy period, you now owe the difference between the 1992/2006 (Modified) and 2015 rates. Conversely, as the 2006 scheme rates were higher than the 2015 rates, if you were in the 2006 legacy scheme, you are now due a refund.

Despite the automatic rollback, you will be given a choice when you retire of which benefits you would like to take for the remedy period. If you choose to return to the 2015 Scheme for the remedy period, any payment of contribution adjustments made now due to the automatic rollback will have to be reversed, and this will lead to you either being repaid any payments you have made or repaying those you have received.

To help you keep track of your benefit options, and to inform you on any pension contribution adjustments that result in you owing or being owed

money, the SPPA will shortly provide you with a new type of Annual Benefit Statement. This is called an ABS-RSS which means your Annual Benefit Statement has been combined with a Remediable Service Statement (RSS) so that you can compare benefit options in both schemes.

The SPPA is preparing to issue ABS-RSS 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 not signed up, you can do so now: [Log in and Registration](#).

If you have deferred paying into a pension, you will get an ABS-RSS when new systems are in place.

Deferred pension scheme members

For deferred scheme members who have left the scheme but not yet reached the minimum retirement age, your pension will be automatically rolled back to your legacy scheme for the remedy period. Consequently, if you were a member of the 1992 or the 2006 Modified Scheme, you will owe pension contributions due to the lower employee contribution rates in these schemes compared with the 2015 scheme. Alternatively, if you were in the 2006 Scheme, you will be owed a contribution rebate.

If you are a deferred member, you will still be able to choose whether you want your pension benefits calculated under the legacy or the 2015 scheme at the time of your retiral. If you choose to return to the 2015 scheme, payments made to or by you due to the rollback to the legacy scheme, will need to be reversed.

To help you keep track of your benefit options, and to inform you of any pension contribution adjustments that result in you owing or being owed money, the SPPA will provide you with a new type of Annual Benefit Statement. This is called an ABS-RSS which means your Annual Benefit Statement has been combined with a Remediable Service Statement (RSS) so that you can compare your benefit options in both schemes.

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 not signed up, you can do so now: [Log in and registration](#).

Matthews (2nd Option) case

Following an employment tribunal case (the Matthews case), it was agreed that firefighters employed on the Retained Duty System between 1 July 2000 and 5 April 2006 should have access to pension provisions. As a result, changes were made to the New Firefighters Pension Scheme 2006 that introduced the 2006 Modified Scheme creating a new category of “special membership” to permit eligible serving or former retained firefighters to purchase pensionable service for this period. Qualifying members were offered the opportunity to “buy back” this pensionable service during the 1st Options Exercise in 2015.

Following a second court action, it was agreed that the pensionable allowance provisions found in the Matthews case should be extended to allow firefighters to ‘buy-back’ pensionable benefits from the start of their employment, provided they were continuously employed as a Retained firefighter between 7 April 2000 and the 5 April 2006.

If you are eligible, you should have received a letter inviting you to express your interest in buying back pensionable benefits. If you have not received this letter, please contact the Scottish Fire and Rescue Service at 2ndOptionPensionProject@firescotland.gov.uk and request a 2nd Option Expression of Interest form.

Qualifying members who returned this letter will receive a calculation and statement providing details of the pension benefits available to them, and the cost of employee contributions they will be required to pay for these. It is currently planned to issue the Matthews 2nd option offer letters between October 2025 and March 2026.

Members meeting the retirement age who accept this offer will receive payment of all outstanding pension payments. Active scheme members will receive these pension benefits on retirement. Deferred members will receive these on reaching the Deferred retiral age of 60.

Work to deliver the Matthews 2nd Option will be continuing over the next 12 months.

Booth Bradshaw offer

A legal decision made in 2019 established that certain allowances given to Wholetime firefighters qualify as Pensionable Pay under the Firefighters' Pension Scheme.

Some payments to Retained Duty System (RDS) firefighters which met the pensionable pay criteria were not recognised as such when the Firefighters' Pension Scheme 2015 was introduced. Both these Wholetime allowances and Retained payments were recognised as pensionable in 2021

In addition, pension scheme members who received these allowances and payments can now have them recognised as pensionable pay for the qualifying period prior to 2021 by paying employee pension contributions, which may lead to an increase in their pensionable benefits. Retired members accepting this offer will receive back payment of any pensionable benefits due to them. Active members will receive these benefits on retiral, and Deferred members will receive them on reaching the retirement criteria applicable under the pension scheme to which they are a member.

You can find out more on the [SPPA's website](#).

Multiple impacts of these exercises

Depending on their individual service history, some scheme members can qualify for one, two or all three of these pension exercises.

Where you qualify for the McCloud remedy, accepting the Matthews 2nd option and/or the Booth Bradshaw offer can impact on your McCloud remedy. For example, accepting the Matthews offer could extend the length of service in the Final Salary element of your McCloud offer. Alternatively, accepting the Booth Bradshaw offer would increase the value of the Pensionable Pay element of both the McCloud Final Salary and Career Average calculation.

To support members impacted by more than one of these remediation options, the SPPA will provide individual calculations on the pension benefits that they can retrospectively buy back, and the cost of the employee pension contributions that they will have to pay for these.



Scottish Public
Pensions Agency
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Firefighters

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