You are viewing an archived web page published on 30 July 2025. The information on this document may be out of date.

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 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.

Retired pension scheme member

If you are retired and eligible for the 2015 Remedy, you will be offered a choice of which benefits you would like to take for the remedy period. This may mean that you will be required to pay or be paid a contribution adjustment to reflect the difference in employee contributions between your legacy and the 2015 Scheme. You may also be due a payment to reflect the difference in your annual pension payments. Details of these benefits and payments will be provided within a Remediable Service Statement (RSS).

Work is underway to commence issuing RSS. The current published delivery date is 31 August 2025 for those RSS which can be processed by the SPPA’s new automation process and 31 October 2025 for those remaining. Should there be a change to this, the SPPA will communicate with members affected before the October deadline.

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 Whole time 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 Whole time 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.

Stay up to date on issues affecting your pension by visiting the SPPA's website