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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 and 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 the devolved schemes administered by the SPPA. However, as with most other public service pension scheme managers across the UK, the delivery timescales have been amended beyond the end of March legislative deadline.

The scale of the Remedy delivery programme has been a significant factor in revising the timescales, with the annual SPPA workload increasing five-fold. There have also been other external factors impacting progress such as clarity of information about tax treatment.

The legislation sets out the end of March timetable but also provides pension scheme managers, including the SPPA, with a discretion to go beyond that in certain circumstances.

Stay up to date

The SPPA is committed to delivering Remedy as quickly and as effectively as possible while ensuring that its 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 so that you can find information relating to your circumstances.

[Police Remedy: I'm retired | SPPA](#)

You can also sign up to receive [monthly updates](#) which will be issued direct to you by email to keep you up to date with progress on delivering RSS.

How is the 2015 Remedy being Delivered?

The 2015 Remedy covers all pension journeys for members who are eligible and this means that implementation is complex and time consuming. But it is extremely important that it is implemented correctly for all members who are affected. The basic premise of the 2015 Remedy is to put right the discrimination that was found to have taken place when public sector pensions were reformed in 2015. All eligible members must be given a choice of benefits for the seven-year period from 1 April 2015 to 31 March 2022. This is known as the remedy period.

Serving members

The 2015 Remedy has changed the way in which Annual Benefit Statements are produced as there is a requirement for these to contain dual benefit estimates. It has also impacted on contributions and serving officers have had to make a contribution adjustment. To date, over 8,000 of these new statements have been issued.

Members who are retiring

Members who are retiring are being offered a remedy choice as part of the retirement process. This has involved creating a new process to ensure that retiring members are given a choice of which benefits they want to take for the remedy period.

Retired members

All retired members are being offered a remedy choice. This is being provided in a document called a Remediable Service Statement (RSS). Good progress has been made with issuing RSS by the regulatory deadline of 31 March with around 50% of RSS now issued. The remaining RSS are expected to be delivered by the end of July.

Offering a remedy choice to members who have already retired and have a pension in payment is more complex than offering a choice on retirement as this has to be applied retrospectively to existing pension benefits.

Other scenarios

The 2015 Remedy has to be applied to other complex scenarios. This includes members who may have retired due to ill health, opted out of the pension scheme and members who may have made a different decision if the discrimination had not occurred. This is known as a contingent decision. It also needs to be applied in the case of a bereavement and where there are dependants.

Other complex scenarios include where pension sharing is required, pensions with transferred service and pensions where a 'scheme pays' deduction applies.

Remedy Cost Reimbursement Scheme

If you have incurred accounting costs due to 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: [Police Remedy Cost Reimbursement Scheme | SPPA](#)

Useful Information

2025 Annual Pension Increase (API)

The increase to your pension will be 1.7%, which will be applied to your pension from 7 April 2025.

Not everyone is eligible for the full increase from this date. Depending on your pension payment date, you may only receive a part increase in your April payment. The full increase in your monthly pension will be applied from your May pension payment date.

If you have not been in receipt of your pension for a full year, only a proportion of the annual increase is payable.

Pensions increase will only be paid to members who have reached age 55, or if under 55, retired on the grounds of ill health, are a widow/widower or in receipt of a dependant's allowance.

Police members retiring on Ill Health from active service on either lower or upper tier will receive Pensions Increase before age 55. However, if you retire from deferred status on Ill Health on lower tier, then Pension Increase is applied after age 55.

If you have a Guaranteed Minimum Pension (GMP) [also known as Contracted Out Pension Equivalent (COPE)] component within your pension you may not receive the full increase.