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 Scottish Public
Pensions Agency
Buidheann Peinneasanan
Poblach na h-Alba

Meeting	Scottish Police Pension Board
Meeting date	17 September 2025
Meeting time	11:30-13.30
Meeting location	The Doddie Weir Suite B, SPPA Tweedbank & Microsoft Teams

Pension Board members	Shirley Rogers	Chair
	Steven Whalley	Vice Chair
	Brian Jones	Pension Board Member
	Darren Paterson	Pension Board Member
	Eddie Pilkington	Pension Board Member
	Lorna Cunningham	Pension Board Member
	Patrick Brown	Pension Board Member
Scottish Public Pensions Agency (SPPA) attendees	Chief Operating Officer	
	Corporate Governance Manager	
	Chief Transformation Officer	
	Governance, Risk and Controls Manager	
	Chief Financial Officer	
	Deputy Chief Executive Officer	
	Strategic communications Lead	
	Programme Delivery Manager	
	Chief Executive Officer	
	Head of Strategy, Governance and Communications	
Apologies	Andrew Barker	Pension Board Member
Minutes	SPPA Governance Delivery Lead	

1. Welcome and apologies

- 1.1 The Chair welcomed all attendees and noted apologies from Andrew Barker.
- 1.2 Welcomed the new members of the Police Pension Board – Patrick Brown and Eddie Pilkington.
- 1.3 Thanked both Sharon Dalli and David Christie for their service on the Police Pension Board.
- 1.4 Highlighted a new Deputy Chief Executive had joined the SPPA.
- 1.5 Highlighted a new Corporate Governance Manager had joined the SPPA Governance team.
- 1.6 No new interests were declared.

2. Minutes of the previous meeting

- 2.1 The Board agreed that the minutes of the previous meeting were a true and correct record.

3. Chief Executive Overview

- 3.1 The Chief Executive Officer, SPPA provided opening remarks and noted key points:
 - Acknowledged that he was aware of the challenges facing SPPA when he joined but admitted that the scale of those challenges was greater than he had initially anticipated.

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- Noted that it would take a minimum of three years to bring the agency to the standard he ultimately aspires to achieve.
- Highlighted resource had been secured to enable to the agency to meet its goals, with ongoing discussions taking place with Scottish ministers for additional resource.
- Work had been ongoing to replace contractors with permanent members of staff.
- Confirmed that the Executive Team (ET) had been restructured, with a particular emphasis on the appointment of a Deputy Chief Executive.
- Noted the agency remains committed to making further progress and acknowledged that SPPA is broadly comparable with other public service pension schemes in relation to the Remedy journey, with circa 85% of the work now completed in respect of the Police scheme.

3.2 No further discussion took place around the CEO update.

4. BAU Delivery

4.1 The Chief Operating Officer, SPPA provided an overview of BAU Delivery, noting key points:

- Highlighted pressures in relation to resources/practices to continue to meet BAU delivery work.
- Noted that SPPA engaged with members to introduce service restrictions to ensure capacity for remedial projects, whilst protecting key core services.
- Noted redeployment across business areas enabled the efficient allocation of resources to priority functions.
- Some pressures felt around member contact, particularly in the telephony space with an increase in call abandonment rates.
- Member contact satisfaction continues to be monitored on an ongoing basis, with recent data highlighting some improvements.
- An increase in complaints was noted during the Remedy period; however, overall volumes remained low, and recent data indicates a downward trend.
- Capacity gaps were identified within the Customer Care area, with a dedicated Quality Assurance (QA) resource scheduled to be onboarded shortly to support improvement efforts.
- Call wait times, complaint volumes, and issues figures were considered reasonable given the circumstances (following a period of service restrictions), with the additional resource allocated to Police and Fire yielding positive results.
- Noted that the Engage member self-service portal, to be introduced to Police members shortly, is expected to enhance self-service capabilities and improve the overall customer experience. Engagement with member and union representatives is planned in relation to member testing.
- Service restrictions are expected to continue into Q4; however, mitigation efforts are ongoing, including the continued rollout of self-service tools to support service delivery.
- Highlighted the Technical Working Group (TWG) paper included in the pack for noting, which referenced ongoing conversations with employer representatives.

4.2 The Board noted the update and further discussed:

- Issues regarding the current Member Self-Service (MSS) system, including a specific concern from a Board member about difficulties in confirming changes to personal details. SPPA acknowledged that existing feedback mechanisms are suboptimal and confirmed that MSS will be replaced by the Engage platform. It was also noted that there is currently a gap in the ability to trace the full member journey, which Engage should help to mitigate once this is introduced to Police

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members in Q4. An action was agreed to investigate the current MSS issues in the meantime.

P0925.01	SPPA to confirm whether members can log into MSS with a National Insurance number and investigate potential issues including members not being able to change important details (e.g. marital status) and not receiving a response after submitting changes. An update to be provided to the Board by November 2025.
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- SPPA's communications to members around digital engagement, particularly the Engage system. SPPA confirmed dialogue was ongoing with Scottish Police Authority (SPA) and Scottish Police Federation (FED) representatives in preparation of the system launch.
- Concerns regarding the clarity of pensions communications, with particular emphasis on the difficulty lay members face in understanding the information provided. SPPA confirmed the Communications team, in collaboration with the User-Centred Design function within Business Transformation, is currently reviewing and streamlining messaging to improve clarity and accessibility.
- Additional concerns around the clarity of communications specifically for new members, with SPPA noting video messaging was one of the mitigations they were looking at. It was agreed to share this video messaging with the FED representatives on the Board for comment/feedback.

P0925.02	SPPA to consider using video messaging to enhance clarity and effectiveness in communication, particularly surrounding targeting for new officers. This proposal should be shared with Lorna Robertson and Brian Jones in September 2025 for their input and feedback.
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- 4.3 The Chief Financial Officer, SPPA noted the Finance update included in the pack. A point was raised on the value of financial reporting in its current format, with a shift towards exception-based reporting suggested by the Board.

5. Annual Events

- 5.1 The Chief Transformation Officer, SPPA provided an overview of Annual Events, noting key points:

- The 31 August 2025 deadline for issuing Annual Benefit Statements (ABS) and Remedial Service Statements (RSS) was not fully met, however significant progress was made, and the team was commended for their considerable efforts in delivering the majority of statements within the required timeframes
- Circa 300 ABS/ABS-RSS statements were still outstanding, all of which were linked to complications arising from Remedy. While there is an aspiration to deliver all statements by March 2026, progress is subject to a number of dependencies.
- Confirmed plans were in place to contact affected members to provide reassurance and ensure they are aware their cases had not been overlooked.
- Some affected members had been provided with contribution statements in the meantime.
- A breach report will be submitted to The Pensions Regulator (TPR) in relation to the outstanding ABS/ABS-RSS. It was noted that the report will be shared with the Chair of the Police Pension Board prior to submission.
- Noted that work in relation to Annual Allowance (AA) was on track with a target date of 6 October 2025.

- 5.2 The Board noted the update and further discussed:

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- The range of complexities and issues that had impacted SPPA's ability to produce all ABS, contributing to the delays experienced. It was agreed that the Chief Transformation Officer would provide new Board members an overview/background information on the challenges faced by the agency.

P0925.03	SPPA to contact Police Scotland by October 2025 to advise of the categories outstanding in the 213 ABS and how many fall into each category, to help Police Scotland manage the individuals outstanding.
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- A further issue with the MSS system, specifically regarding members' inability to update key personal details—such as marital status—which has implications for the accuracy of ABS. An action was agreed to investigate this issue further (included in action P0925.01).
- Noted that security considerations were important, with the need to ensure police members were not identifiable in letter correspondence. An action was agreed to address this issue.

P0925.04	SPPA to investigate why rank information has been included in some addresses, in letter correspondence. SPPA to investigate why this has happened, see if corrective action can be taken across all records, and update the Board by November 2025.
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6. Legislative Projects

6.1 The Chief Transformation Officer, SPPA provided an overview of Legislative Projects, noting key points:

- Introduced the Programme Delivery Manager for SPPA and highlighted recent changes to the team structure supporting the Remedy programme, with a focus on strengthening governance and accountability across the project.
- An overview of the Remedy implementation process was provided, outlining the progression from interpreting legal advice to operational delivery. It was noted that each improvement requires multiple procedural steps, making the process resource-intensive and time-consuming.
- SPPA was working towards the Remedy implementation deadline at the end of the year, with plans to contact affected members by the end of October 2025. An update was provided on the Pensions Dashboard project (PD), noting that while some dates had shifted slightly, this was not expected to impact the overall delivery plan. SPPA remains on track to connect by 31 October 2025, although full functionality will not be available at that point. It was clarified that this milestone pertains solely to the government dashboard programme integration and does not indicate the availability of full customer-facing functionality at that time

6.2 The Board noted the update and further discussed:

- Confidence levels for meeting the ABS delivery deadline, with an element of contingency already factored into the delivery plan. SPPA confirmed that affected members will be contacted directly, with the approach being continuously refined based on feedback and experience. However, it was made clear that it was plausible deadlines could be extended with TPR if unforeseen circumstances occurred that were out with SPPA's control.
- 31 October 2025 is the date by which SPPA will connect to the Pensions Dashboard, not the date it will go live to the public. It was noted that, despite the absence of funding or preparatory work a year ago, SPPA has made significant progress in advancing this initiative.
- Ongoing issues relating to Immediate Choice (IC) production, with particular concern around ill-health reassessments. An action was agreed to engage directly

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with Police Scotland to collaborate and expedite progress in resolving these matters.

P0925.05	SPPA to meet with Police Scotland by October 2025 to share the issues outstanding in IC production, including ill health reassessments, and determine how they can work together to help work down the outstanding information needed to complete remedy related work.
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7. Member Engagement

7.1 The Strategic Communications Lead provided an overview of Member Engagement, noting key points:

- Communications were most effective when there is certainty—something currently lacking in relation to Remedy. The approach was being reset to focus on the members' perspective, ensuring regular updates while avoiding over-reliance on fixed timelines.
- Clear and accessible explanations of technical and complex issues remain a priority. To support this, specialist resource is being brought into the communications team to enhance the clarity and effectiveness of member communications going forward.
- Highlighted ongoing partnership working, with the communications sub-group now being rolled back into the Police Joint Working Group (JWG). The JWG would be led going forward by the Programme Delivery Manager.
- Upcoming member newsletters for both active and retired members, with Board members to be engaged in the process.
- Introduced the SPPA 'Core Brief' as an internal tool to support consistent and accurate messaging.

7.2 No further discussion took place around the Member Engagement update.

8. Update on Scheme Risks

8.1 The Governance, Risk and Controls Manager provided an overview of Scheme Risk, noting that the paper was written from an agency perspective with a Police Pension Board lens:

- The top five agency risks that impacted the Police Pension scheme were as follows:
 - Data Quality
 - Data Strategy
 - McCloud Remedy
 - Operational Remedy
 - Pensions Dashboard
- Detail around an additional risk relating to Cyber Security was also shared.
- It was highlighted that the paper also included information in relation to regulatory breaches and the increased number of Freedom of Information (FOI) requests in relation to the Police scheme.

8.2 The Board noted the update and further discussed:

- The risk assessment surrounding the Pensions Dashboard, with SPPA confirming that it maintains its own dedicated risk register. The agency emphasised its intention to take a proactive approach to this initiative, noting that valuable lessons had been learned from the Remedy project.
- How the Board might assist in relation to the recent increase in FOI requests. It was noted that any collaborative work with partners to ensure consistent messaging—particularly that SPPA is doing everything it can to deliver Remedy—would be helpful. It was also highlighted that responding to FOI requests places additional pressure on resources and can delay progress on Remedy delivery.

- Data-related risks, noting that these had now been separated into two distinct categories—Data Quality and Data Strategy—to enable more effective understanding and management of each risk area.

9. Update on TPR Compliance

- 9.1 The Governance, Risk and Controls Manager took the paper as read and invited observations from Board members.
- 9.2 The Board agreed that an update on TPR compliance matters will be presented to the Police Pension Board on an annual basis going forward.

10. Review of Action Points

- 10.1 All actions on the action tracker were proposed for closure. Following a challenge from a Board member regarding the status of certain actions proposed for closure, it was agreed that they and SPPA Governance would undertake a review of the list offline. The outcome of this review will be reported back to the Board.

11. Horizon Scanning

- 11.1 The Board suggested some items that could potentially be covered at future Board meetings:
- Pensions Dashboard
 - Engage
 - Quality Assurance update
 - Recent updates to Contingent Decisions legislation were raised as a potential topic for Board consideration. It was agreed that SPPA would provide an update on this matter in the next monthly Pension Board update cascade, scheduled for October.

P0925.06	Following discussion at the Board on the contingent decisions legislation, SPPA to provide an update in the next monthly Pension Board comms pack in October 2025.
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12. Police Pension Board Terms of Reference

- 12.1 The updated Police Pension Board Terms of Reference (ToR) were included in the pack for noting.
- 12.2 The Board noted the paper and further discussed:
- That the agency framework document was out-of-date and required to be brought in line with the Scottish Government Model. The intention was to standardise the ToR across all pension schemes, with the changes taking effect from 1 October 2025.
 - The removal of the Vice-Chair (VC) role. The Chair formally acknowledged and thanked the current Vice-Chair for their significant contribution to the Police Pension Board over a number of years, noting their dedication and support throughout their tenure.
 - Significant concerns were raised by some Board members regarding recent changes to the ToR. The concerns were across several areas, particularly in relation to the lack of engagement with Board members during the revision process, the refinement in how the role and function of the Board is described, the removal of the vice chair role, the clarification of a maximum tenure for Board members, and the new Board meeting rhythm. It was highlighted that the Chair of the Police Pension Board, along with Chairs of other scheme Boards, had been involved in the development of the updated ToR.
 - It was also noted that the responsibility for setting the ToR rests with SPPA, who may revise them as deemed appropriate.

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13. Police Pension Board Annual Report 2024/25

- 13.1 The finalised Police Pension Board Annual Report for 2024/25 was included in the pack for noting. There was no further discussion on this item.

14. Any Other Business

- 14.1 SPPA noted there had been an increase in charges for divorce administration, the work on which was almost complete. SPPA was looking at mitigations where possible to offset the overall increase in base pricing. An update was agreed to be included in the October monthly communications to board members.

P0925.07	Following discussion at the Board on increases in divorce administration charges, SPPA to provide an update in the next monthly Pension Board comms pack in October 2025.
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Summary of new Actions

P0925.01	SPPA to confirm whether members can log into MSS with a National Insurance number and investigate potential issues including members not being able to change important details (e.g. marital status) and not receiving a response after submitting changes. An update to be provided to the Board by November 2025.
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P0925.06	Following discussion at the Board on the contingent decisions legislation, SPPA to provide an update in the next monthly Pension Board comms pack in October 2025.
P0925.07	Following discussion at the Board on increases in divorce administration charges, SPPA to provide an update in the next monthly Pension Board comms pack in October 2025.