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29 October 2025 Newsletter

Welcome to the latest edition of the our member newsletter. In this edition we share the results from our member survey, provide an update on progress with the 2015 Remedy as well as Booth and Matthews. Look out for our next newsletter at the start of 2026.

Survey results

Thank you to everyone who took the time to complete our survey. It is important for us to understand how we are doing, what we could do better and what information our members want.

The survey, which was promoted in previous editions of the newsletter, asked for feedback on the newsletter, topics of interest, satisfaction with us, and areas for improvement.

Feedback on the newsletter

80% of respondents found the newsletter useful, clear and informative and 39% rating it highly.

What you want to read about

Planning for retirement:

- **Options (early/partial/ill health retirement) and how to retire**

Understanding your pension:

- **The different schemes, understanding your annual benefit statements, using SPPA calculators especially if planning to retire at 50, how much pension and lump sum you are entitled to, and increasing your pension**

McCloud Remedy:

- **Clearer updates and timelines**

Matthews 2nd option:

- **Clearer and more understandable information**

Confidence in understanding and accessing your pension

Where confidence is low:

67% don't feel confident about how to access their pension

52% don't feel they fully understand their pension benefits

We'll continue to focus on these areas in future updates and guidance.

SPPA service feedback

- **35% satisfied**
- **23% neutral**
- **42% dissatisfied**

Areas for improvement

- **Communication – the SPPA can be difficult to get in touch with, and it can take too long to respond to emails, this makes planning for retirement more stressful. You want to know how much pension and lump sum you are entitled to.**

- **Annual benefits statements - many comments about not having had an up-to-date annual benefits statement and even when you do have one, they are difficult to understand.**
- **Information – the information we provide about how to increase your pension can be confusing and difficult to understand, the calculators are too difficult to use and do not work for people planning to retire at 50.**
- **McCloud Remedy – frustration expressed about delays.**

Responding to your feedback

Over the past few months, we have allocated more resource to preparation of processing remedial projects, such as the 2015 Remedy, Booth and Matthews, and less to managing telephony contact. This does mean that we are taking longer to answer phone calls, and you are waiting longer when you call to speak to our colleagues.

We continue to respond to webform enquiries. If you are not getting through on the phone, please use our webform to get in touch: [Contact us | SPPA](#)

The disruption is expected to continue until we have completed processing those remedial projects. We would like to apologise for these delays.

You can find more information about the 2015 Remedy in this newsletter and we will cover the the other themes you'd like to hear more about in future newsletters.

2015 Remedy – latest news

We continue to offer all eligible members who are retiring with a remedy choice. We started providing Remediable

Service Statements (RSS) on retirement in October 2023, and we have since processed over 390 remedy choices.

ABS and ABS-RSS

We have issued more than 3,700 statements. We now provide two different types of statements – Annual Benefit Statements combined with a Remediable Service Statement (ABS-RSS) for members who are eligible for the 2015 Remedy, and Annual Benefit statements (ABS) for all other members. 100% of ABS have been issued and over 60% of ABS-RSS.

The ABS-RSS contains information about contribution adjustments required as a result of the 2015 Remedy. We are working closely with the Scottish Fire and Rescue Service on processing contribution adjustments. If you have not yet made a decision about your contribution adjustment, please take the time to consider your options.

Most of the statements that have not yet been issued are for members who are eligible for the 2015 Remedy and where further work is required to provide dual estimates. We will continue to work through outstanding issues to provide members with a statement when these have been resolved.

Find out more on our website: [**Firefighters Remedy: I'm paying into a pension | SPPA**](#)

Please register for the online member self-service portal if you haven't done so already. ABS and ABS-RSS are being made available via the portal: [**Welcome - altair Member Self-Service**](#)

Booth

If you think you may be affected by the Booth Pension Offer, you can find out more by visiting the frequently asked questions on our website: [Booth Bradshaw Pension Offer | SPPA](#)

Matthews 2nd Option

We are working closely with the Scottish Fire and Rescue Service on delivery of the Matthews 2nd Option. Find out more by visiting our website: [Matthews \(2nd Option\) Case | SPPA](#)

Annual Allowance

If you think you might be subject to Annual Allowance, We are working to provide Pension Savings Statements and Remediable Pension Savings Statements for members who are eligible for the 2015 Remedy. We will produce statements for those at risk or where we have provided statements before, on or around the 6 October deadline. You can find more information about Annual Allowance on our website: [Annual Allowance | SPPA](#)

Are your details up to date?

We have an online member self-service portal where you can securely access personal pension information. We will be moving to a new portal in the coming months. If you are already registered, please take a moment to make sure your details are up to date, and if you're not, it's simple and quick to register: [Welcome - altair Member Self-Service](#)