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## 29 October 2025 Newsletter

Welcome to the latest edition of 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.

### Member survey

Thank you to everyone who took the time to tell us your thoughts. It's 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 SPPA, and areas for improvement.

### Feedback on the newsletter

Over 70% of respondents found the newsletter useful, clear and informative. Most readers rated it highly.

### What you want to read about

#### McCloud Remedy:

- **Clearer updates and timelines, information about why there have been delays**

#### Pension Changes:

- **Regular updates on increases and adjustments**

**Tax:**

- **Guidance on tax calculations**

**Matthews 2nd option:**

- **More information about the Matthews 2nd option**

**Widow's pension:**

- **More information about death benefits**

**SPPA service feedback**

- 78% satisfied
- 15% neutral
- 7% 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.**
- **Information – the SPPA could do better at telling you about changes to your pensions and why the changes are happening; you would like more information about retained firefighters' pensions.**
- **McCloud Remedy – you are frustrated with the delays.**

**Responding to your feedback**

Over the past few months, we have allocated more resource to remedy processing, 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 do use our webform to get in touch: [Contact us | SPPA](#)

The disruption is expected to continue until we have completed delivering Remediable Service Statements and managed backdated pay awards. 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 other themes you'd like to hear more about in future newsletters.

### **2015 Remedy – latest news**

We are working hard to resolve the remaining challenges in delivering the 2015 Remedy and to finalise the information needed to ensure our pension calculations are accurate. Once this is done, we will be able to start issuing Remediable Service Statements (RSS) to eligible members.

We had hoped to be further progressed by now and apologise that progress in issuing RSS has not matched the pace that we had hoped. If you are eligible for the 2015 Remedy, you should have had an update from us to explain why the delivery of RSS has been delayed and what we are doing about it. We are keen to make sure that members who are affected by these delays are communicated with on a regular basis. We will issue another update to members who have not had an RSS in January 2026.

Our priority remains to provide eligible members with an accurate statement as soon as we can so that they can make a remedy choice with confidence. Any additional benefits due as a result of your remedy choice will be backdated and interest will be applied.

### **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**

The SPPA is 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](#)

### **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](#)