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## **NHS Active member Newsletter - 24 October 2025**

Welcome to the latest edition of the SPPA's member newsletter. In this edition we share the key findings from our member survey, provide an update on delivery of the 2015 Remedy and give you a step-by-step guide to retiring. Look out for our next newsletter at the start of 2026.

### **Survey results**

Thank you to everyone who took the time to complete the 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 SPPA, and areas for improvement.

### **Feedback on the newsletter**

Overall, 56% of respondents found the newsletter useful, clear and informative. Most readers rated it highly.

### **What you want to read about**

#### **Planning for retirement:**

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

## Understanding your pension:

- **Annual benefits statements, how much pension and lump sum you are entitled to, how to use the calculators, how to increase your pension, death benefits**

## 2015 Remedy:

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

## Confidence in understanding and accessing your pension

Where confidence is low:

**68%** don't feel confident about how to access their pension

**66%** don't feel they fully understand their pension benefits

## SPPA service feedback

## How satisfied members are:

- **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, you want more personalised information about all the different retirement options available especially leading up to retirement.**
- **Annual benefits statements - many comments about not having an up-to-date annual benefit statement and even when you do have one, they are difficult to understand.**

- **Information – more information about how to increase your pension - the information provided by the SPPA can be confusing and difficult to understand.**
- **2015 Remedy – you are frustrated with the delays.**

### **Responding to your feedback**

We are working hard to improve our communications, and this year launched our new online member self-service portal, called Engage, to give members quick and effective access to personal pension information including Annual Benefit Statements. Engage is being launched in phases and will eventually fully replace our current online portal.

We are aware there has been some disruption in managing email or webform enquiries this year, which we have worked to resolve through adding more resource to our NHS teams. Most webform enquiries are now being managed in 10 working days, however more complex requests may take longer.

We continue to answer calls as quickly as possible, but call wait times are increasing and likely to stay high over the next twelve months as we process the 2015 Remedy in larger volumes. If you can, please try to use your member portal and/or webforms to contact us during higher call wait times.

We are very sorry about delays in delivering the 2015 Remedy. We give an update on progress in this newsletter including the impact of remedy on Annual Benefit Statements and Pension Saving Statements. We also have a Remedy Hub on our website to keep you updated: [Information about 2015 Remedy | SPPA](#)

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.

### **Invitation to take part in research with the SPPA**

We would like to invite you to take part in some research with us. We have redesigned the NHS retirement form to make it easier to complete and would like to test it. If you are interested in this research (or, in taking part in future research about your pensions) please click on the link below which will take you to a Microsoft Forms survey. Thank you.

### **[Click here to go to the sign-up form](#)**

- **2015 Remedy – latest news**

The SPPA is making strong progress in updating our systems so that all members who are eligible will be offered a remedy choice on retirement and receive a Remediable Service Statement (RSS). We are currently giving around 60% of eligible members a remedy choice at retirement. We remain on track to meet our deadlines and expect the new retirement process, including the provision of RSS, to be operational for most eligible members by the end of 2025. Those members who are provided with legacy benefits at retirement will be provided with an RSS to make a choice at a later date.

In the meantime, we have improved our system functionality and are steadily increasing the number of members who are being offered a Remediable Service Statement (RSS). This means that more members are now able to make their remedy choice at retirement, and we will continue to build on this progress.

### **Engage**

The SPPA's new online portal for members to quickly and effectively access information about their pension has been launched.

The new portal – Engage – is replacing MyPension and is being made available in phases.

In the first phase, members who are currently working and paying into their pension can register for this service. 2025 Annual Benefit Statements are available on Engage for the majority, but not all, members (see update below) and most members will now have received registration information to access the new portal. Previous statements will continue to be available on MyPension until this service is phased out.

You can find out more about Engage on the SPPA website: [Engage Pension Portal | SPPA](#)

### **2025 ABS and ABS-RSS**

We have issued more than 178,000 statements, almost 90% of the total due to be issued. We 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.

Most of the statements that have not yet been issued are ABS-RSS, where further work is required to estimate both the legacy (final salary) scheme and reformed (CARE) scheme benefits – this includes those with transfers in, mental health professionals who retain 'MHO' status or those with added years contracts. The SPPA will continue to work through outstanding issues to provide members with a statement.

We are aware of some enquiries about the salary used in the ABS-RSS. When we calculate your ABS-RSS we are

providing a snapshot of your pension pot at a specific time. To do this we use the base salary rate from your main employment (the one you have worked the most days in) to calculate your pension benefits. When you retire, we will be careful to accurately calculate the correct pensionable pay to ensure you receive the right pension benefits

Find out more about this on the SPPA website: [NHS Remedy: I'm paying into a pension | SPPA](#)

### Minimum retirement age changes

The normal minimum pension age (NMPA) is the earliest age from which most people can access their workplace or personal pensions, except on ill health grounds.

The NMPA is set by the Finance Act 2004 and was introduced in 2006. In short:

- **before 5 April 2010, schemes could allow members to retire from age 50**
- **from 6 April 2010, the NMPA increased to 55**
- **from 6 April 2028, the NMPA will increase to 57**

The NMPA is different from the state pension age, but the changes to NMPA align with changes to the state pension age, which is due to increase to age 67 in 2028.

### Annual Allowance

We have started issuing Pension Saving Statements (PSS) to members who may have breached the annual tax-free pension savings allowance. We must complete a one-off exercise for members who are eligible for the 2015 Remedy and provide them with a Remediable Pension Savings Statement (RPSS). The RPSS replaces previously issued PSS for each relevant tax year during the remedy period, which spans from 2015 to 2022. The purpose of the RPSS is to

notify members of their revised pension input amounts for each of the tax years during the remedy period as well as relevant carry-forward years.

If you are eligible for the 2015 Remedy and think you may be impacted by Annual Allowance, we will shortly be offering tax webinars to provide you with guidance and support. These will be promoted on our website: [The Impacts of Remedy on Annual Allowance | SPPA](#)

We are continuing to work through the Annual Allowance exercise, and we will issue as many statements as we can by the end of October. However, there are still some issues in producing statements where pension savings include transferred in service, added years or pension sharing arrangements. We are developing solutions to enable us to process these statements. Our website contains the latest information, including guidance if you have not yet received a statement:

[Annual Allowance | SPPA](#)

[The Impacts of Remedy on Annual Allowance | SPPA](#)

### **Step by step: preparing for retirement**

If you are still in NHS employment, you may be thinking about full or partial retirement. To make the process as simple as possible, here's a step-by-step guide of the things you need to do and when you should do them by:

Step 1 - At least **six months** before the date you want to retire;

Agree your date of retirement with your employer

Step 2 - At least **six months** before the date you want to retire;

Complete the retirement application form and forward to your employer

Step 3 - At least **four months** before the date you want to retire;

Your employer will submit your retirement application to the SPPA – you can support this process by making sure your employer has all the information they need to complete this step

When the SPPA receives your retirement application, this will be checked and processed. If there are any queries, these can be addressed and resolved in plenty of time if the above steps and deadlines are followed. It can take time to resolve issues, and we don't want anything to hold up your pension benefits being paid on your chosen retirement date.

You can find out more on the SPPA's website: [Planning to retire](#)