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Police Active Members Newsletter - 29 October 2025

Welcome to the latest edition of the SPPA's member newsletter. In this edition we tell you about improvements that have been made to the remedy benefits illustrator (calculator), share the latest news on contingent decisions, and give you an update on Annual Benefit Statements. Look out for our next newsletter at the start of 2026.

2015 Remedy – latest news

We are continuing to offer all eligible members a remedy choice on retirement. We started providing Remediable Service Statements (RSS) in October 2023 and have since processed over 1,100 remedy choices for retiring police officers.

Remedy benefits illustrator (calculator) improvements

The SPPA has launched an improved version of the 2015 Remedy benefits illustrator (referred to as a calculator), taking on board feedback from members to make it as useful and as effective as possible.

Members will find a significantly improved user-friendly interface and better functionality including:

- **Clearer and more detailed information in the calculation output**
- **More prominent 'caveats/limitations/disclaimers'**

- **‘Immediate retirement’ calculation function**
- **‘Chosen retirement age’ calculation function**
- **Unauthorised payment charge deducted from Lump Sum, including application of applicable marginal tax rate for those affected**
- **Improved part-time service input function**
- **Greater eligibility controls, e.g. if retiring under 1987 scheme, then CARE pension is clearly shown as deferred until Normal Pension Age for the scheme.**

In addition, members can add in their transferred-in service and service breaks.

SPPA Chief Operating Officer, Chris Nairns said, “I’m constantly looking at ways to improve the experience of members. Upgrading the remedy calculator for police scheme members is a great example of how the SPPA is listening to feedback from users and taking action to make things better.”

The benefits illustrator can be accessed on the SPPA website: [Police Remedy calculator](#)

2015 Remedy - update on contingent decisions

There is a pause in accepting and processing certain contingent decisions applications from legacy Scottish Police Pension Scheme 1987 (the 1987 scheme) members who are considering buying back opted out service in the remedy period.

Applications for the 1987 scheme for some members. i.e. where members opted out in the remedy period (on or after 1 April 2015) and either did not rejoin at all or only rejoined on or after 1 April 2022 are now being accepted.

Where members opted out between 12 March 2012 and 31 March 2015, or opted out on or after 1 April 2015 and rejoined before 1 April 2022, the pause remains in place.

This pause is necessary while the Scottish Government works through an issue that has arisen about determining the relevant legacy scheme following a buy-back of opted out service.

2025 ABS and ABS-RSS delivery

We have issued more than 7,000 statements to members this year. 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.

A small number of members are still waiting for an ABS-RSS as we continue to work through outstanding issues to provide these members with a statement. Those members who have not received an ABS-RSS are being communicated with directly. We would like to apologise for these delays.

Find out more about Annual Benefit Statements on the SPPA website including more information on why some members have not yet had an ABS-RSS: [**Police Remedy: I'm paying into a pension | SPPA**](#)

Information about the impact of the 2015 Remedy on contributions is contained in your ABS-RSS. Work is continuing to process contribution adjustments. If you have received an ABS-RSS and not made a decision about your contribution adjustment, please take the time to consider your options as soon as possible.

Have you signed up for the [SPPA's member self-service portal](#)? If not, you can do so quickly and easily by following the link. The online portal provides you with everything you need to keep track of your pension.

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](#)

Responding to your enquiries

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 Remediabale Service Statements and managed backdated pay awards. We would like to apologise for these delays.

Are your details up to date?

The SPPA has 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](#)