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Police Pensioner Newsletter - 29 October 2025

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

Member 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 SPPA, and areas for improvement.

Feedback on the newsletter

90% of respondents found the newsletter useful, clear and informative. Overall, 59% of readers rated the newsletter highly with the remainder giving it a neutral or low score.

What you want to read about

2015 Remedy:

- **More information on when members get their remedy choice and reasons for the delays, information about the tax implications**

Pension Changes:

- **Regular updates on increases and adjustments**

Tax:

- **Guidance on how tax on pensions is calculated**

Understanding Pensions:

- **More information on how pensions are calculated, death benefits and how different pension schemes work**

SPPA service feedback

How satisfied members are:

- **57% satisfied**
- **14% neutral**
- **29% dissatisfied**

Areas for Improvement

2015 Remedy:

- **There is a lot of frustration with the delays in implementing the 2015 Remedy and we could have been a lot better at communicating with you. The delays and lack of meaningful deadlines has caused a significant amount of stress.**

Communication:

- **We can be difficult to get in touch with, and it takes too long to respond to emails. Planning for retirement was very difficult for some of you because you were not able to get an estimate from us and the calculators are too difficult to use or are not suitable for some people's circumstances.**

Information:

- **We could do better at telling you about changes to your pensions and why the changes are happening; the information we provide can be confusing and difficult to understand.**

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 the other themes you'd like to hear more about in future newsletters.

2015 Remedy – latest news

Over 85% of Remediable Service Statements (RSS) have now been issued to eligible members. Work is continuing to complete the outstanding 15%. These have additional technical complexities and require specialist manual processing.

We realise it has taken longer than we would have liked to get to this point and extend our apologies to members who

are still waiting to make a remedy choice. Any additional benefits due as a result of your remedy choice will be backdated and interest will be applied.

If you are eligible for the 2015 Remedy and have not yet received an RSS, you should have had an update from the SPPA to explain why the delivery of your 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. While we are hoping to deliver the majority of the remaining RSS by 31 December, if any of these have not been completed, we will get in touch with members directly to explain this and when they can expect their RSS.

We are very sorry about these continuing delays. Completing delivery of RSS is the highest priority for the SPPA and we are working as hard as we can to do that.

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](#)

Tax on pension payments

We have information available on our website to help you understand the impact of tax on your pension payments and lump sums. Find out more: [Tax on pension income | SPPA](#)

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](#)