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October 2025 Newsletter

Welcome to the latest edition of our member newsletter. In this edition we share the key findings from our member survey, provide an update on delivery of the 2015 Remedy and provide 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 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 newsletters, asked for feedback on the newsletter, topics of interest, satisfaction with our service, and areas for improvement.

Feedback on the newsletter

90% 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)**

Understanding your pension:

- **the different schemes, how it's calculated, using the calculators, lump sums, increasing benefits**

McCloud Remedy:

- **clearer updates and timelines**

Confidence in understanding and accessing your pension

Where confidence is low:

61% don't feel confident about how to access their pension

49% don't feel they fully understand their pension benefit

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

SPPA service feedback

How satisfied members are:

- **45% satisfied**
- **25% neutral**
- **30% 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 which is very frustrating and stressful; you want more personalised information about your pensions (e.g. estimates); you want to know how much pension and lump sum you are entitled to**
- **Annual benefits statements: many of you commented that you had not had an up-to-date annual benefits statement for some time and even**

when you do have one, they can be difficult to understand

- **Information – you want to hear more about how to increase your pension; the different pension schemes and how they work if you are a member of more than one; you think the information we provide can be confusing and difficult to understand – the calculators were mentioned in particular**
- **McCloud 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.

Throughout this year, our call waiting times and email/webform response times have been low, meaning you can reach us quickly and easily. However, some complex requests have been challenging at times, particularly for some members awaiting estimates.

As we move into a period of processing Remediable Service Statements (RSS) for the 2015 Remedy, we do expect our call waits and webform responses to be higher, through late 2025 and into 2026. Rest assured that we will continue to respond to all enquiries as quickly as possible and that we expect to bring response times back down once Remedy processing is near completion.

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 We also have a Remedy Hub on our website to keep you updated: [Information about 2015 Remedy | SPPA](#)

2015 Remedy – latest news

We are making strong progress in updating our systems so that all members who are eligible will be offered a remedy choice when they retire.

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. Those members who are provided with legacy benefits at retirement will be provided with an RSS to make a choice at a later date.

Engage

Our 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 for some members on Engage 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 our website: [Engage Pension Portal | SPPA](#)

2025 ABS and ABS-RSS

We have issued more than 62,000 statements - almost 90% of the total due to be issued. 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.

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 estimates in the legacy (final salary) scheme and reformed (CARE) scheme. We 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. We use the salary rate from your main employment (ie the one you have worked the most days in) to calculate your pension benefits. The purpose of the ABS-RSS is to provide an estimate of your pension benefits.

Find out more on our website: [Teachers 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.

Preparing for your retirement

If you are still in Teachers employment, you may be thinking about 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 us, you can support this process by making sure your employer has all the information they need to complete this step.

When we receive your retirement application, it 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 our website: [Planning to retire](#)

Next steps for you

- **Register for the new Engage portal if you haven't already**
- **Check your Annual Benefit Statement (now available for most members)**
- **If you're planning retirement, follow the six-month checklist to avoid delays**