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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 and provide an update on delivery of the 2015 Remedy. 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 relating to your pension scheme, satisfaction with our service and areas for improvement.

Feedback on the newsletter

80% of respondents found it useful, clear and informative. Most readers rated it highly.

What you want to read about

2015 Remedy:

- **clearer and more frequent updates, information about delivery timelines**

Pension changes:

- **more information about pension increases and adjustments**

Tax:

- **more guidance on tax calculations**

Understanding your pension:

- **how it is calculated, how to increase it, more information about death benefits**

SPPA service feedback

How satisfied members are:

- **87% satisfied**
- **8% neutral**
- **5% 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 communication, especially leading up to retirement. There were comments that some of you were not able to get estimates before retiring which made the experience very stressful.**
- **Information – the SPPA 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.**
- **2015 Remedy – frustration with delays.**
- **Online pension portal – the online portal can be difficult to access**

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. 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 delivering Remediable Service Statements (RSS) in this newsletter. 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.

2015 Remedy – latest news

We have started issuing Remediable Service Statements (RSS) to retired eligible members. We are working hard to resolve the remaining complexities in delivering the 2015 Remedy and to finalise the information we need to ensure our pension calculations are accurate.

If you are eligible for the 2015 Remedy and have not yet received an RSS, you should have had an update from us 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. We will continue to keep you informed and will issue a further update in April 2026 to any members who have not had an RSS.

Our priority remains to provide you with an accurate statement as soon as we can so that you can make your choice with confidence. We have systems in place for processing remedy choices so that we can support any changes in payment, including adding interest, as soon as we receive your choice decision. Any additional benefits due as a result of your remedy choice will be backdated and interest will be applied.

We apologise that progress in issuing RSS has not matched the pace that we had hoped. Delivering the 2015 Remedy is the main priority for us.