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Firefighter Active member Newsletter - 11 February 2026

Welcome to the latest edition of the SPPA's member newsletter. In this edition we share some useful information for new pension scheme members and those thinking about retirement. We also give an update on our new online pension portal which launches later this month and the Matthew's 2nd option exercise.

Important information for new pension scheme members

Being a member of the Scottish Firefighters' pension scheme is an important and valuable part of your employment benefits. It gives you access to a high-quality, Government-backed pension with benefits that are protected from inflation.

Anyone who joins The Scottish Fire and Rescue Service (SFRS) after 1 April 2015 is automatically enrolled in the 2015 pension scheme. This is a career average revalued earnings (CARE) scheme and it provides a pension based on your pensionable earnings each year, which are then revalued annually to keep pace with inflation.

Key features of the 2015 Firefighters' Pension Scheme

- **You can transfer other workplace pensions into the Firefighter scheme**
- **The normal pension age (NPA) is age 60**
- **You can choose to retire from age 55 with a reduced pension**
- **When you retire, you can exchange £1 of annual pension for £12 of lump sum, up to a current maximum of 25% of your pension value**
- **You can receive Ill Health benefits if you are unable to work as a Firefighter or undertake any other paid work.**
- **Additional support is available if you are injured while on duty.**
- **Your dependants will receive a portion of your pension if you die whilst working or after retirement**

Learn more about your pension on our website.

Transfer your other workplace pensions into your Firefighters' pension

If you have joined the SFRS in the last 12 months, you can transfer in pension contributions from any of your previous workplace pension schemes.

There are three main types of transfers into your Firefighters' pension scheme:

re-joiners and transfers from Firefighter schemes outside Scotland

transfers from other UK Public Sector Pension Schemes

transfers from schemes outside the public sector

Transfers must be requested and completed within 12 months of joining the Firefighters' scheme and you may have pension savings that fall into more than one of these categories.

Our website offers a **step-by-step transfer guide** and information about transferring in pensions from overseas.

Thinking about retirement

When you begin thinking about retirement, it helps to understand your options.

Working out when you can retire

Your normal pension age (NPA) is the age where you can apply to receive your full pension benefits. Each of the Firefighter pension schemes (1992, 2006 and 2015) have different NPAs:

1992 scheme: Age 55 (Age 50 if you have 25 years of service at SFRS)

2006 scheme: Age 60

2015 scheme: Age 60

Different NPAs apply if you are a **deferred member** of the scheme.

Deciding how you want to take your pension

At retirement, you can choose how your pension is paid. All Firefighter schemes provide:

- **an annual pension**
- **a tax-free lump sum**

You can choose to exchange part of your annual pension into a tax-free lump sum.

You can use our **pension calculator** to estimate different scenarios, figures and retirement dates.

How to start the retirement process

Prior to your retirement date, provide your line manager with a letter of intent to retire. They will then submit the required forms to the SFRS People Services department.

The SFRS People Services department will send you an email to confirm that the retirement process has commenced.

Matthews 2nd Option

We are preparing an update for members who expressed an interest in **Matthews 2nd Option**. This update will explain the next steps and provide more information.

Work to issue offer letters is planned to begin in April.

We apologise for the delay and thank you for your continued patience.

Get ready for our new online pension portal

Our new online pension portal, called Engage, will be rolled out to Firefighter Pension scheme members from Wednesday 18 February.

When can you login or create an account

We'll contact you when the portal is ready for you to login or create your new account.

Do you need to do anything to prepare

There is no action for you to take just now.

We will get in touch when Engage launches with instructions to help you create an account.

If you have an MSS account, what will happen to it

You won't be able to access your MSS account once Engage is available.

Don't worry though, when you login to Engage, you will see many of the same features that you are familiar with.

UK Pension Dashboard

The Pension Dashboard Programme (PDP) is a UK wide initiative, designed to give individuals secure, online access to view all of their pension information in one place.

Many people change jobs several times throughout their careers which makes it easy to lose track of pension benefits they may still be entitled to.

The main objectives of the PDP are to help individuals:

- **Track down pensions they may have forgotten about**
- **Understand their total retirement savings**
- **Make informed decisions about planning for the future**

We'll provide an update to members when a launch date for the dashboard is confirmed.

Your SPPA pension and many private pension providers will be viewable on the dashboard when it goes live. To ensure that your pension details are accurate, it's important that the data we hold for you is correct and up to date.