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Firefighter Pensioner Newsletter - 11 February 2026

Welcome to the latest edition of the SPPA's member newsletter. In this edition we give an update on 2015 Remedy, Matthew's 2nd option, your pensions death benefits and our new online pension portal which launches later this month.

2015 Remedy

If you joined a public service pension scheme on or before 31 March 2012, you may be able to choose which pension benefits you want for the period 1 April 2015 to 31 March 2022. This is known as the 2015 Remedy.

To help you make this choice, we will send you a [**Remediable Service Statement**](#) (RSS). This statement explains your benefits, the options available, and what each option could mean for you.

We have begun issuing RSS to eligible members. If you have not received yours yet, we will keep you updated with progress every three months.

We are sorry for the delays and appreciate your patience. Any extra benefits you may be entitled to because of your remedy choice will be backdated, and interest will be added.

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.

Death in retirement

If you pass away after retiring, we understand this can be a difficult time for your loved ones. They may be entitled to receive benefits from your pension. The exact support available will depend on the scheme you were a member of.

Survivors Pension

A survivors pension is payable to your:

surviving spouse

civil partner

nominated partner

The amount payable is half of the net pension you were receiving at the date you retired.

Children's pensions

If you have children, they will receive a portion of your pension until age 18 or age 23 if they are in full-time education. They would receive:

25% of your pension for a single child

50% of your pension shared equally between two or more children

A child's pension may continue for life if they were dependant on you due to ill-health at the time of your death.

If there is no eligible spouse or partner, your children would receive an additional pension equal to the adult survivor's pension.

Five year guarantee

If you were a member of the 2006 or 2015 scheme and you die within five years of retiring, a one-off lump sum may be payable. The amount paid is equal to five times your annual pension minus any payments already paid to you.

The Scottish Fire and Rescue Service choose who will receive the lump sum payment. This is typically paid to your:

surviving spouse

civil partner

nominated person(s)

Further information about your [pensions death benefits](#) are available on our website.

How your dependents can report a death

If you pass away, your dependants should report your death to us so we can review any benefits that may be payable to them.

They can contact our Bereavement Team directly by [telephone or email](#).

If they need to contact several government agencies, they may prefer to use the UK Government's [Tell Us Once](#) service instead. This service

notifies most government organisations in Scotland, England and Wales, including the SPPA.

Whether they inform us directly or through the Tell Us Once service, we will check whether any payments or dependant benefits are due and send them the relevant claim forms.

Further bereavement support and advice is available on the mygov.scot website.

Annual pension increase

Your Firefighter pension increases every April in line with inflation. The increase for 2026 will be confirmed in March after approval from the Secretary of State for Work and Pensions and Parliament.

If you haven't been receiving your pension for a full year, you'll only receive a proportion of the annual increase.

If you're under 55, the increase won't be applied until your 55th birthday, unless:

- **you retired on ill-health**
- **you receive an injury benefit**
- **you receive a widow or widower's pension, civil partner, partner or child pension**