NHS Active member Newsletter - 9 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 the UK's Pension Dashboard Programme.

Important information for new pension scheme members

Being a member of the NHS Pension Scheme in Scotland 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 and guaranteed for life after two years of service.

If you joined the NHS after 1 April 2015 you are 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 NHS Pension Scheme

- You can transfer other workplace pensions into the NHS scheme
- The normal pension age is the same as the State Pension Age
- You can choose to partially retire and continue working in the NHS
- When you retire, you can exchange part of your annual pension for a tax-free lump sum
- 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 NHS pension

You can transfer in pension contributions from your previous workplace pension schemes into your NHS pension.

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

- re-joiners and transfers from NHS schemes outside Scotland (no 12 month deadline)
- transfers from other UK Public Sector Pension Schemes

- transfers from schemes outside the public sector

Transfers from non-NHS schemes must be requested and completed within 12 months of joining the Scottish NHS scheme. 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 NHS pension schemes (1995, 2008 and 2015) have different NPA's:

- 1995 scheme: Age 60 (Age 55 if you have Special Class or Mental Health Officer status)
- 2008 scheme: Age 65
- 2015 scheme: Age 65 or your State Pension Age, whichever is later

You can retire earlier but your pension will be reduced unless you qualify for Ill Health retirement benefits.

Further information, including minimum and maximum retirement ages are available on our website.

Deciding how you want to take your pension

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

- an annual pension
- a tax-free lump sum which is paid automatically or as an option, depending on the scheme

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

The maximum tax-free lump sum is £268,275. Tax will apply if your lump sum is above this limit, unless you hold HMRC lifetime allowance protection.

1995 Scheme

When you retire, you will receive an annual pension and an automatic lump sum worth 3x your annual pension.

You can choose to increase your lump sum by exchanging part of your annual pension.

2008 and 2015 Schemes

When you retire, you will not automatically receive a lump sum but you can choose to exchange part of your annual pension.. For every £1 of pension you give up, you receive £12 as a lump sum.

Early retirement options

Your NHS pension has three early-retirement options:

- Compulsory early retirement
- Voluntary early retirement
- Partial retirement

Information about compulsory and voluntary early retirement is available on our website.

Partial retirement

The most common type of early retirement is partial retirement. This allows you to reduce your working hours and take up to 100% of your pension whilst continuing to work.

To qualify, you must:

- be at least 55 (or 50 for 1995 scheme members)
- still be in pensionable employment
- reduce your pensionable salary by at least 10% for 12 months

You can partially retire twice under the 1995 scheme or up to three times under the 2015 Scheme.

Further information is available on our website.

How to start the retirement process

When you're ready to retire, you should:

- Download and complete part one of the NHS retirement form
- Give the completed part one to your employer's payroll department at least six months before you wish to retire

Your employer will complete part two of the retirement form before sending the form to SPPA.

Application guidance and information about what happens after you submit your paperwork is available on our website.

Annual Allowance

Annual Allowance only affects members who exceed the Annual Allowance threshold for the amount of pension built up in any given year. The majority of members in the NHS scheme will not be affected by Annual Allowance.

If you go over the threshold, you will be sent a Pension Savings Statement (PSS) or you may request a statement.

Remediable Pension Savings Statement (RPSS) are issued to members who breach the Annual Allowance limit and are eligible for the 2015 Remedy. We will send you an RPSS if you are eligible for 2015 Remedy and:

- have previously been issued with a PSS, or;
- have a new Annual Allowance breach after your benefits were realigned with the legacy scheme

The RPSS will set out updated pension input amounts for each of the tax years in the remedy period and any relevant carry-forward years.

We are working through this exercise as quickly as we can and apologise for delays which are affecting some members. You can find out more about Annual Allowance on our website.

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.

Is your information up to date?

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.

You can update your personal details anywhere and at any time by logging in or creating an account on our new online pension portal.