Police Active Members 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 and our recent tax support webinars.

Important information for new pension scheme members

Being a member of the Scottish Police 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 and guaranteed for life after two years of service.

Anyone who joins Police Scotland 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 Police Pension Scheme

- **You can transfer other workplace pensions into the Police scheme**
- **The normal pension age is 60 for active members or State Pension Age if you no longer work for the Police**
- **Pension contributions benefit from tax relief, meaning you pay less tax overall**
- **When you retire, you can exchange £1 of annual pension for £12 of lump sum, up to a current maximum of 35.7% of your pension value**
- **You can receive Ill Health benefits if you are unable to work as a police officer 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 Police pension

If you have joined the Police 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 Police pension scheme:

- **re-joiners and transfers from Police 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 Police 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 Police pension schemes (1987, 2006 and 2015) have different NPA's:

- **1987 scheme: Age 50 if you have 25 years of 'reckonable service' (Before age 50 if you reach the maximum 30 years of 'reckonable service')**
- **2006 scheme: Age 55**
- **2015 scheme: Age 60**

You may be able to retire earlier if you become **ill or are injured on duty**.

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 Police schemes provide:

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

Taking a lump-sum

- **1987 scheme: exchange up to 25% of your pensions value as a lump-sum**
- **2006 scheme: you receive an automatic lump sum of four times your annual pension – you can exchange some or all of that lump sum to increase your annual pension**
- **2015 scheme: exchange up to 35.7% of your pensions value as a lump-sum**

Lump-sums are tax-free unless they exceed HMRC's tax-free limit of £268,275.

For every £1 of annual pension you exchange, you receive £12 as a lump sum.

If you plan to retire soon, you can ask us to provide a personalised estimate to help you decide how you want to take your pension. You can also use our [pension calculator] to estimate different scenarios, figures and retirement dates.

How to start the retirement process

When you're ready to retire contact your HR department. They will:

- **give you the correct application forms**
- **tell you what information is required**

Once you've filled in your forms, give them back to your HR department and they will pass on the required details to us.

Once we have received your completed forms please allow up to 28 working days for your pension to be processed.

2015 Remedy

Remedy benefits illustrator (calculator) improvements

We have improved the [2015 Remedy benefits illustrator] (referred to as a calculator), taking on board feedback from members to make it as useful and as effective as possible.

Members will find a significantly improved user-friendly interface and better functionality including:

- **Clearer and more detailed information in the calculation output**
- **More prominent caveats, limitations and disclaimer messages**
- **A new 'Immediate retirement' calculation function**
- **A 'Chosen retirement age' calculation function**
- **Unauthorised payment charge deducted from Lump Sum, including application of applicable marginal tax rate for those affected**
- **Improved part-time service input function**
- **Greater eligibility controls, e.g. if retiring under 1987 scheme, then CARE pension is clearly shown as deferred until Normal Pension Age for the scheme.**

In addition, members can add in their transferred-in service and service breaks.

Annual Allowance

We have completed the Annual Allowance exercise and issued members who have breached the threshold with a Remediable Pension Savings Statement.

Tax support webinars

We recently hosted a tax support webinar for members who were impacted by 2015 remedy and Annual Allowance. If you missed the webinar or want to watch it again, a recording is now available on demand.

Get ready for our new online pension portal

Our new online pension portal, called Engage, will be rolled out to Police 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.