Meeting	Scottish Police Pension Board
Meeting date	29 September 2026
Meeting time	10:30-12.30
Meeting location	Microsoft Teams

Pension Board members	Shirley Rogers	Chair
	Andrew Barker	Pension Board Member
	Brian Jones	Pension Board Member
	Darren Paterson	Pension Board Member
	Eddie Pilkington	Pension Board Member
	Patrick Brown	Pension Board Member
Scottish Public Pensions Agency (SPPA) attendees		Customer Services Operations Manager
		Employer Engagement Manager
		Corporate Governance Manager
		Chief Transformation Officer
		Governance, Risk and Control Manager
		Deputy Chief Executive Officer
		Strategic communications Lead
		Customer Services Manager
		Programme Delivery Manager
		Head of IT Service Management
		Chief Executive Officer
		Head of Strategy, Governance and Communications
Apologies	Lorna Robertson	Pension Board Member
		Chief Operating Officer
Minutes		Governance Delivery Lead

1. Welcome and apologies

1.1 The Chair welcomed all attendees and noted apologies from Lorna Robertson and Chris Nairns.

1.2 No new interests were declared.

2. Minutes of the previous meeting

2.1 The Board agreed that the minutes of the previous meeting were a true and correct record.

3. Review of Actions

3.1 The Chair referenced the outstanding Police Pension Board actions identified as 'propose to close' in the pack. The Board agreed that all actions identified as 'propose to close' should be formally closed. One action arising from the March 2026 meeting relating to governance arrangements remained open. As a paper addressing this matter was scheduled for consideration under item 3.5.1, the Chair proposed that the item be discussed before the Board determined whether the action could be closed.

4. Deputy Chief Executive Overview

4.1 The Deputy Chief Executive Officer (DCEO) provided opening remarks and noted key points:

- A new Parliament had been established, bringing with it significant changes in personnel.
- The Scottish Government (SG) had published its five-year Programme for Government (PfG), providing a longer-term planning framework for SPPA.
- Potential budgetary implications and workforce impacts arising from Public Service Reform (PSR) initiatives.
- Feedback received in relation to Pension Board governance. The Board papers included a proposed response from SPPA for consideration.

4.2 The Board noted the update and further discussed:

- The Pension Regulator's (TPR) response to recent engagement on the proposed extension to deadlines, noting that further planning information had been requested and that TPR had asked to be kept updated. Members also noted the planned meeting with TPR in late November and the provisional scheduling of SPPA providing an update at the Finance and Public Administration Committee (FPAC) in early December. It was agreed that, ahead of the upcoming meetings with TPR and FPAC, SPPA would share with the Pension Board for awareness the relevant information packs that will be submitted.

P0926.01	SPPA to share with the Pension Board, for awareness, the relevant information packs that will be submitted to The Pensions Regulator (TPR) and the Finance and Public Administration Committee (FPAC) on Remedy timelines by November 2026.

5. BAU Delivery

5.1 The Customer Services Manager and Customer Services Operations Manager provided an overview of BAU Delivery, noting key points:

- Pay awards had been processed within agreed timescales, with a slight increase in activity in this area.
- There had been a significant improvement in telephony performance, particularly in relation to call waiting times.
- Work was ongoing in reducing the revisions and estimates backlog, noting that the work was progressing well and that automation had now been introduced within the revisions process.
- Approximately 13,500 Police Pension Scheme members were now registered on Engage, increasing self-service capability, with around 1,000 new members joining the platform each month.
- Recruitment was underway for a Quality Assurance (QA) and Technical Training Manager to strengthen independent QA across teams. New Complaints and Customer Experience Manager roles had also been introduced to review customer journeys, identify improvement opportunities, and enhance member feedback through surveys included in member newsletters.
- Member and trade union representatives would be invited to participate in member journey mapping activity once survey results have been received. A dedicated session would also be arranged with the Board to review the findings and consider potential improvements.

5.2 The Board noted the update and further discussed:

- The sign-up rate for Engage had reached 36% of Police Pension Scheme members. Membership continued to grow each week and was expected to increase further following the issue of Annual Benefits Statements (ABS). Trade union representatives confirmed they would continue to actively promote the portal.

P0926.02	Police Scotland to continue to promote Engage on intranet and through internal communications.

- Concerns around the time taken to test, implement and deploy the pension modeller. Members were advised that the Remedy calculator was operational and that work was ongoing with third-party providers to accelerate the implementation of similar tools in future. SPPA agreed to follow up on supplier issues affecting the modeller.

P0926.03	SPPA to follow up with further information on supplier issues affecting the modeller for the police scheme by December 2026.

- Performance against divorce case deadlines and assurances on current arrangements. It was confirmed that additional resources had been allocated to this area, which remained a key operational priority. It was agreed that SPPA would follow up with further information on this, including on whether SPPA consider if a reportable breach had arisen.

P0926.04	SPPA to follow up with further information on recovery plan and service levels for pension sharing on divorce, including confirmation of whether SPPA consider that a reportable breach has arisen and whether this has been recorded and reported.

- The opportunity to contribute to customer journey improvement work, with the Pension Board offering its support in shaping future developments. It was also agreed that SPPA would share with the Pension Board the results of the contact survey that was made available to members through the customer newsletter.

P0926.05	SPPA to undertake further work to provide improved MI on service provision and compliance, in line with feedback from the Board including further anticipated feedback from Sharon Dali, as part of the refreshed Pension Board arrangements for 2027/28.

P0926.06	SPPA to share with the Pension Board by December 2026 the results of the contact survey that was made available to members through the customer newsletter.

- The QA pass rate of 94.6% and assurances on the factors contributing to the remaining cases. It was explained that performance had been impacted by Remedy-related work and the integration of new colleagues, with the recruitment of a Technical Training Manager identified as a key mitigating action.
- Schemeopt-out rates, with the Board highlighting the value of more detailed analysis to better understand the underlying causes and trends based on

demographic information, such as gender data. It was noted that similar requests had been made in relation to the NHS and Teachers' schemes, indicating that this was an area of wider interest and scrutiny. It was noted that discussions on this topic were currently taking place at the Police Scheme Advisory Board (SAB).

P0926.07	SPPA to provide Police Scotland colleagues with an update on outstanding transfer data for any England & Wales police schemes, including any outstanding transfer out requests of SPPA, in order to support Police Scotland to follow up through CFO/finance networks by December 2026.

P0926.08	SPPA to draw links with discussions taking place at the SAB on Police scheme opt out rates and confirm by December 2026 the practical actions the Agency will take to address these.

6. Technical Working Group Update

6.1 The Technical Working Group (TWG) update paper was noted. Members welcomed the level of detail provided and commented favourably on the granularity of the information presented. It was highlighted that clear escalation routes were in place through the TWG governance arrangements.

7. Data Governance and Pensions Dashboard

7.1 The Chief Transformation Officer referenced the paper included for noting in the pack and highlighted that SPPA were still awaiting a date for Pensions Dashboard to go live.

7.2 The Board noted the update and further discussed:

- Investment has been made in data capability over the past 18 months, including the establishment of a dedicated Data Governance team with responsibility for key areas such as ABS and Annual Allowance (AA) activity.
- Ongoing work in preparation for Pensions Dashboard, with Police scheme data reported to be in a strong position. Current priorities included enabling the issue of ABS statements to deferred members, who were expected to form a significant proportion of Dashboard users, and supporting their transition to Engage.
- Future reports and the possibility of these including additional information on data quality and improvement activity, to provide further assurance to the Board.

8. Annual Events

8.1 The Chief Transformation Officer provided an overview of Annual Events, noting key points:

- Delivery of the remaining ABS statements relating to club transfers was dependent on receipt of data from previous schemes. Priority processing was underway as information became available, with completion expected in November. Significant processing activity continued, including ongoing communication with affected members.
- Progress continued to be made on issuing ABS statements to deferred members, with approximately 20% issued to date. Further activity was planned following completion of bulk processing work later in the year.

- The majority of Police Pension Scheme statements had already been issued, well in advance of the October deadline.

8.2 The Board noted the update and further discussed:

- The challenges associated with obtaining transfer data from other Police schemes and offered support in engaging with scheme finance teams where this could assist progress. This offer of support was welcomed. Members also sought assurance on whether any other schemes were awaiting data from SPPA. It was confirmed that a further update would be provided outside the meeting.

9. Remedy

9.1 The Chief Transformation Officer provided an overview of Remedy:

- Delivery had taken longer than originally anticipated, primarily due to the complexity of ill-health cases. When the target date was established in October 2025, the full implications of injury benefit and tax calculations were not yet known, and additional complexities subsequently emerged.
- Members received a high-level overview of the delivery plan for specific member cohorts and the lessons learned to date. While some challenges could not reasonably have been anticipated, the experience informed planning and delivery approaches for other schemes.
- Support had been sought from Social Security Scotland to assist with forecasting and planning activities. This work helped identify that delivery would extend into 2027 and informed revised timescale assumptions.
- Engagement with TPR was ongoing regarding revised delivery timescales, with the intention of agreeing an updated deadline in November and providing an update to FPAC in December.
- Members were informed of leadership changes within the programme, noting the departure of the current Programme Delivery Lead and thanking him for his contribution. It was also noted that a successor from Social Security Scotland was due to join in October, alongside the appointment of a new Delivery Lead for Police Immediate Choice (IC).
- An update was provided on ill-health reassessments, with members noting that work was progressing and recognising the efforts undertaken to advance this activity.
- A high-level project plan for the IC programme, including key milestones and delivery timescales, was presented. Members welcomed the level of detail provided and found the plan helpful in understanding the remaining delivery activity and dependencies.

9.2 The Board noted the update and further discussed:

- The lessons learned to date and assurances that appropriate expertise and capacity were in place to complete the remaining Police Remedy cases. It was noted that assurance was being obtained from external specialists, such as the Government Actuary's Department (GAD) and Her Majesty's Revenue & Customs (HMRC), to supplement SPPA's internal QA processes and minimise the risk of errors in highly complex cases. Members welcomed the additional external assurance arrangements in place for complex cases and agreed that these provided valuable assurance over the accuracy of outcomes.
- While the programme had access to the necessary expertise, the complexity of the work had exceeded initial expectations. By way of example, an additional 11 calculators were required to be developed and assured, alongside the existing 27

calculators, to support a cohort of members with particularly complex circumstances.

- Members who had received a Remediable Service Statement (RSS) but had not yet made an election. It was explained that the majority of these cases were expected to involve members already in their most beneficial position and, as a result, activity in this area had been prioritised behind the completion of remaining Police Remedy work. Members noted that further planning was required to determine how and when these cases would be progressed.

10. Communications and Engagement Update

10.1 The Strategic Communications Lead provided an overview of Member Engagement, noting key points:

- The communications activity being undertaken in support of the Remedy programme, with particular reference to the approach outlined in Annex A of the paper.
- Communications regarding revised Remedy delivery timescales would be challenging. Members heard that advice from the Communications sub-group had informed the proposed approach, with an initial high-level update planned for October, followed by more detailed and personalised communications for affected members.
- The importance of the Communications sub-group in supporting member engagement and noted that an additional meeting has been scheduled in October to inform the next phase of member communications.

10.2 The Board noted the update and commended the Communications team for their work in supporting member engagement and communications throughout the Remedy programme. It emphasised the importance of maintaining a clear and consistent, single source of truth for member communications, recognising that transparent messaging remained essential, particularly when communicating difficult updates. It was highlighted that providing an update to all scheme members on the current Remedy delivery timelines would be helpful.

P0926.09	SPPA to share with the Pension Board, for awareness, the relevant information packs that will be submitted to The Pensions Regulator (TPR) and the Finance and Public Administration Committee (FPAC) on Remedy timelines by November 2026.

11. Pension Board Scheduling 2027/28

11.1 The Head of Strategy and Governance introduced the paper and highlighted the following key points:

- The paper was a culmination of discussions held this year with Police Board members.
- The proposals to move from two to three Pension Board meetings per year, scheduled approximately four months apart; and for the monthly Pension Board information packs to be discontinued.
- Over 90% of attendees found the SPPA Governance seminar held in May 2026 valuable. It was therefore proposed that the joint seminar continued, with the frequency reducing from two events per year to one.
- Future Management Information (MI) reporting would place greater emphasis on operational performance and customer outcomes.

- The benefit in strengthening links with the SABs, including through the sharing of minutes and opportunities to observe meetings.

11.2 The Board noted the update and further discussed the following points:

- Welcomed the approach taken to engagement and consultation and agreed that the proposed compromise represented an acceptable outcome. Members expressed their support for the revised arrangements and welcomed the positive and collaborative approach taken. Support for the proposal was confirmed and it was agreed that the associated action could be closed on the action tracker.

12. Update on SPPA Agency Risks

12.1 The Governance, Risk and Control Manager provided an overview of Scheme Risks, noting that the paper was written from an Agency perspective with a Police Pension Board lens. The top SPPA risks that impacted the Police Pension scheme were as follows:

- IT Effectiveness
- Operational Remedy
- Data Strategy
- Data Quality
- Cyber Security
- Agency Fraud Prevention Response
- Business Continuity

12.2 It was also noted that draft breach reports in relation to ABS would be shared with the Board in due course once drafting had been completed.

12.3 The Board noted the update with no further conversation taking place.

13. Update on TPR General Code Compliance

13.1 The Governance, Risk and Control Manager provided an overview of TPR General Code Compliance, taking paper as read.

13.2 The Board noted the update and further discussed:

- Engagement with TPR and the possibility of a future Board development session including an overview of the current regulatory relationship and expectations.

P0926.10	SPPA to share tracker with detail on areas where we are partially compliant with TPR guidance by December 2026.

14. IT and Cyber Security Update

14.1 The Head of IT Service Management provided an overview of IT and Cyber Security, noting key points:

- Significant progress in strengthening IT leadership and governance arrangements, including the introduction of more robust supplier management processes and the continued development of cyber security capabilities.
- The shift in focus from initial service stabilisation towards a more controlled, repeatable and sustainable operating environment.
- Work underway to document key processes and improve organisational resilience and knowledge management.

- Cyber incident response and business continuity plans, including challenges relating to leadership continuity.
- A cyber security exercise planned for later in the year to test organisational preparedness.

14.2 The Board noted the update and further discussed:

- Agreed that cyber security should be a standing item on future Board agendas and highlighted the value of receiving regular updates in this area.
- The importance of maintaining an appropriate focus on cyber security risks relevant to its role and responsibilities, recognising the distinction between Pension Board oversight and the wider organisational cyber security responsibilities exercised through other governance forums.
- The Governance team would work with relevant colleagues to develop a proportionate and targeted approach to future cyber security reporting for the Board.

P0926.11	SPPA to ensure Cyber Security is included as a standing item on future Pension Board meeting agendas.

15. Horizon Scanning

15.1 It was noted that the key horizon scanning items had already been discussed elsewhere on the agenda, including the planned engagement with FPAC and the proposed extension to Remedy delivery timescales. No further issues were raised.

16. Any Other Business

16.1 No other business was raised.

17. November Training Event Themes

17.1 The next scheduled meeting was the SPPA Training Event on Thursday 19 November 2026, with the Chair encouraging Board members to attend and to propose any topics they would like to see covered at the event.

Summary of new Actions

P0926.01	SPPA to share with the Pension Board, for awareness, the relevant information packs that will be submitted to The Pensions Regulator (TPR) and the Finance and Public Administration Committee (FPAC) on Remedy timelines by November 2026.
P0926.02	Police Scotland to continue to promote Engage on intranet and through internal communications.
P0926.03	SPPA to follow up with further information on supplier issues affecting the modeller for the police scheme by December 2026.
P0926.04	SPPA to follow up with further information on recovery plan and service levels for pension sharing on divorce, including confirmation of whether SPPA consider that a reportable breach has arisen and whether this has been recorded and reported.
P0926.05	SPPA to undertake further work to provide improved MI on service provision and compliance, in line with feedback from the Board including further anticipated feedback from Sharon Dalli, as part of the refreshed Pension Board arrangements for 2027/28.
P0926.06	SPPA to share with the Pension Board by December 2026 the results of the contact survey that was made available to members through the customer newsletter.
P0926.07	SPPA to provide Police Scotland colleagues with an update on outstanding transfer data for any England & Wales police schemes, including any outstanding transfer out requests of SPPA, in order to support Police Scotland to follow up through CFO/finance networks
P0926.08	SPPA to draw links with discussions taking place at the SAB on Police scheme opt out rates and confirm by December 2026 the practical actions the Agency will take to address these.
P0926.09	SPPA to issue communications to Police Scheme members in October 2026 setting out the current Remedy delivery timelines, projections and prioritisations of recourses across all schemes.
P0926.10	SPPA to share tracker with detail on areas where we are partially compliant with TPR guidance by December 2026.
P0926.11	SPPA to ensure Cyber Security is included as a standing item on future Pension Board meeting agendas.