

Police Pension Board Monthly Update



Scottish Public
Pensions Agency
Buidheann Peinneanan
Poblach na h-Alba

Agency wide changes

- **REDACTED under Section 38(1)(b) of FOISA],** has moved into a new Chief Transformation Officer role.
- **[REDACTED under Section 38(1)(b) of FOISA],** has stepped into the Chief Operating Officer role.
- We have introduced webform, to replace email contact, which will add a small amount of efficiency to other overall business
- Analysis and review of charges applied to Pension Sharing on Divorce has started, following which these will be uprated and harmonised across all schemes to achieve and/or maintain self-funding status.

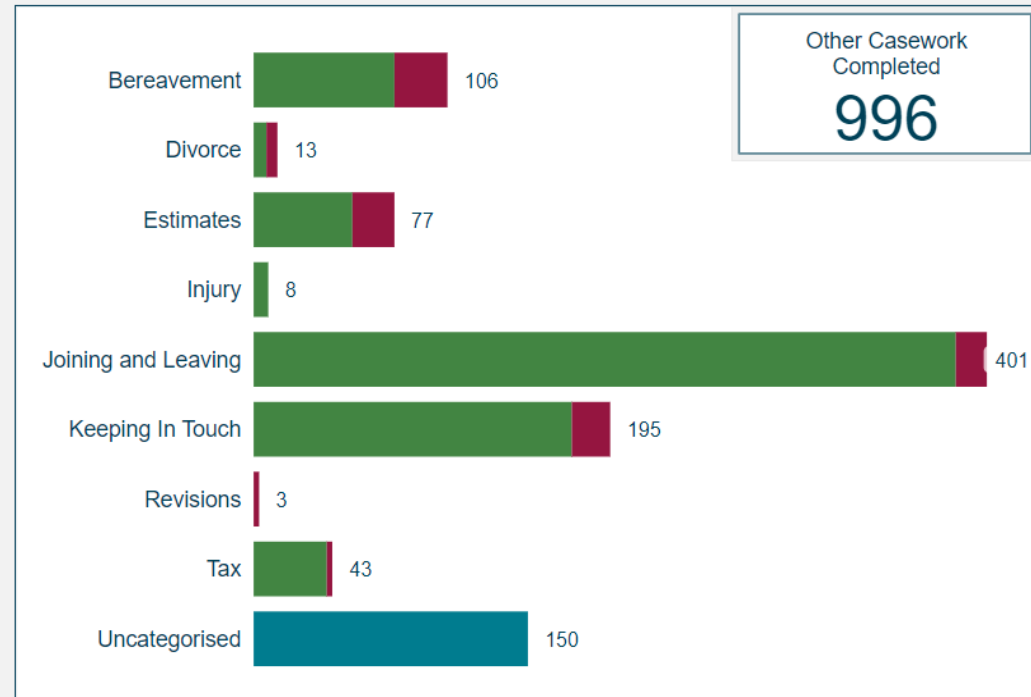
Scheme update

- Christmas/NY period delays in third parties [solicitors etc] exacerbating timeliness in managing bereavements and divorce. This is likely to continue into January/February.
- Complications in managing Remedy impact affecting ability of pension scheme administrators to manage transfers and revisions.

Scheme update - Completed Casework – December 2024



Applications 47	Awards Paid 43	Q2 QA Score 100%	On Time 100%
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Area	Target and Description	Cases completed	On Target %
Bereavement	Payroll manual payments & death in retirement pension stoppages within 5 days	86	70%
Bereavement	Processing deaths within 60 days	20	85%
Divorce	Divorce estimates within 60 days	13	54%
Estimates	Pension estimates within 40 days	77	70%
Injury	Injury Benefits within 20 days	8	100%
Joining and Leaving	Completing transfer outs within 80 days	1	100%
Joining and Leaving	Preserving benefits, opt outs and refunds, and processing joiners within 20 days	321	98%
Joining and Leaving	Processing death nominations within 15 days	51	84%
Joining and Leaving	Transfer in or out estimates within 80 days	28	89%
Keeping In Touch	Misc enquiries within 15 days	195	89%
Revisions	Completing revisions within 20 days	3	0%
Tax	Annual Allowance enquiries and statement requests within 66 days	29	100%
Tax	Calculate and issue scheme pays documents within 20 days	14	79%
Uncategorised		150	

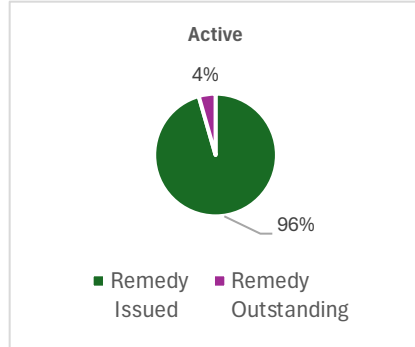
Remedy update

Below is a copy of the dashboard we will send fortnightly once we start processing immediate choice for Police.

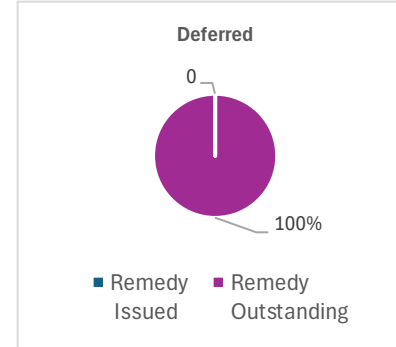
As previously trailed, we will be able to complete the vast majority of police remedy work but are unlikely to get all remedy RSS over the line by the end of March. We are currently assessing the timelines and cohorts for Police scheme and exactly what we will get over the line for March 25 and will share this in detail at the board for you to help the messaging with members.

Remedy ABS (Active & Deferred) / PSS AA

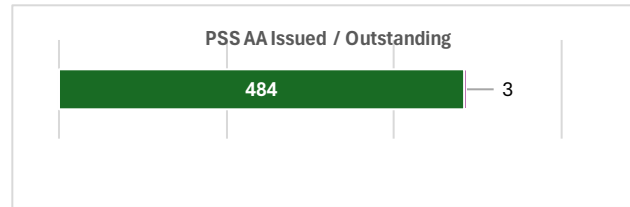
Active	
Remedy Issued	Remedy Outstanding
7782	362



Deferred	
Remedy Issued	Remedy Outstanding
0	1846

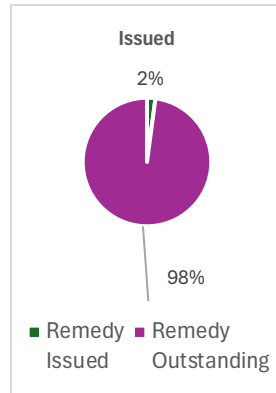


PSS AA	
Remedy Issued	Remedy Outstanding
484	3

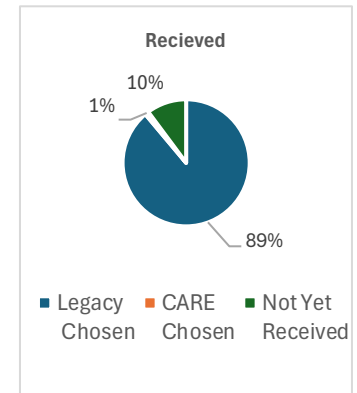


Immediate Choice Including Immediate Detriment (Issued & Received)

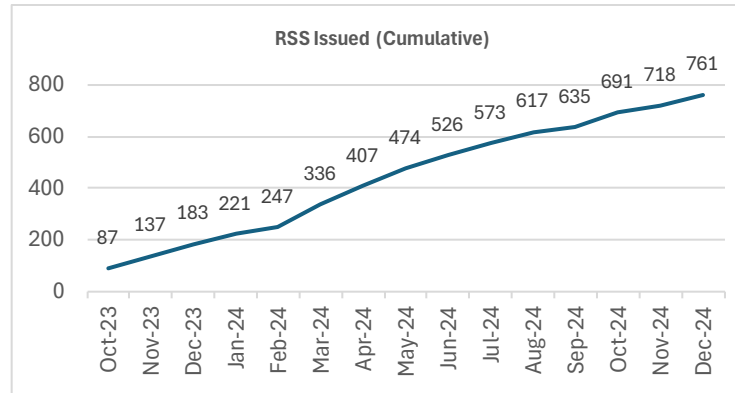
Issued	
Remedy Issued	Remedy Outstanding
108	5000



Received		
Legacy Chosen	CARE Chosen	Not Yet Received
96	1	11

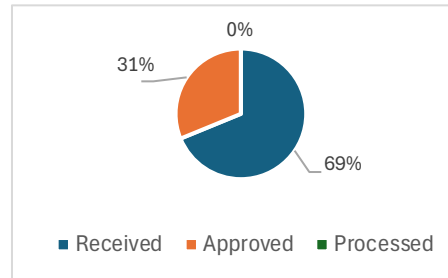


Deferred Choice (Issued)



Contingent Decision

Received	Approved	Processed
75	34	0



Delivered since last pension board update:

Webinars

Four police webinars ran in January 2025. Focus included Annual Allowance, Remedy, and use of HMRC digital services.

Newsletters

Police pensioner newsletter published November 2024. Police active newsletter published December 2024

Website updates

- SPPA Annual Report and Accounts 2023/24 published December 2024
- Police RPSS example shared
- Published RSS member guidance
- Published enquiries relating to ABS-RSS and contribution adjustments
- Guidance from HMRC on Annual Allowance published
- Publication of police consultation on Police Pension Scheme (Scotland) Act 2015 – member contribution rate change and removal of ill health eligibility

Upcoming comms:

- Focus on Remedy activity and delivery of IC RSS (for retired members) and completion of ABS-RSS
- Delivery of member resources to support with making a remedy choice including videos, FAQs and guidance
- Member newsletters scheduled for Feb/March
- Partner newsletter scheduled for Feb/March

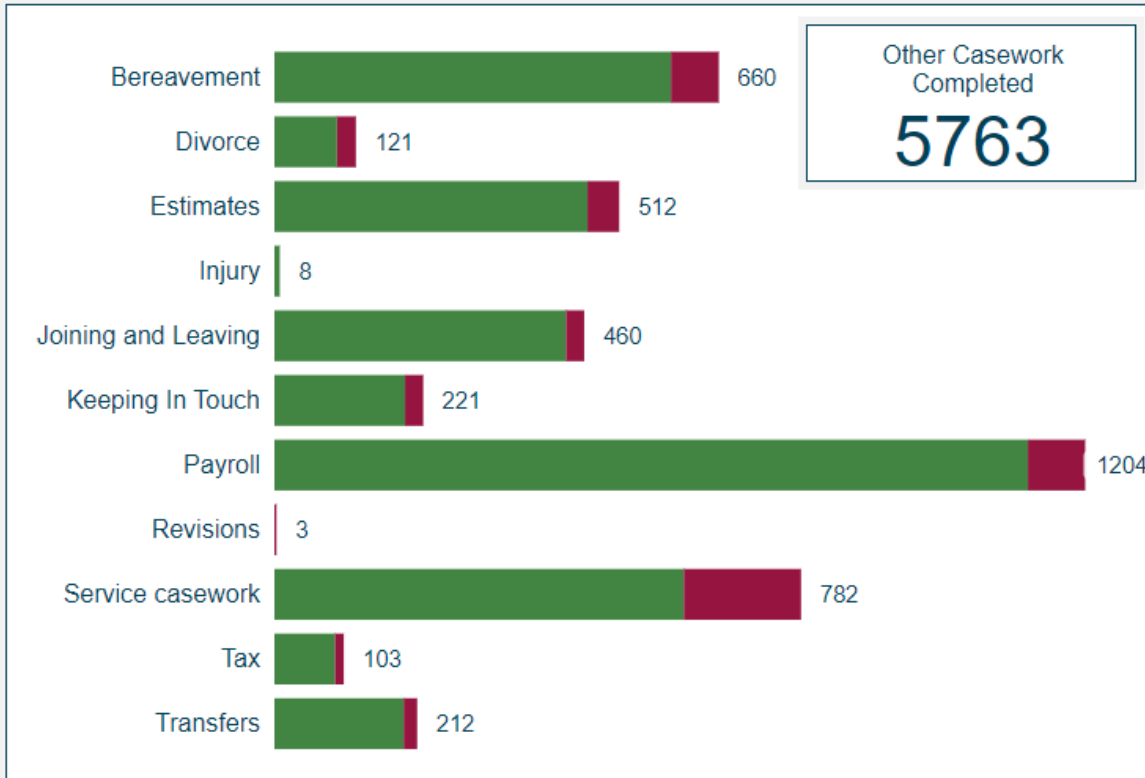
Breach Reports

No new Regulatory or Data breaches to report for Police members

Following consultation, the member contribution rate will increase from 13.46% to 13.7 % of pensionable pay. This is required to ensure the income from police officers meets the member contribution yield of 13.7%. This change is expected to take effect from 1 April 2025, subject to parliamentary laying dates.

Completed Casework

Award Applications 804	Awards Paid 971	On Time Rate 99.6%
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Area	Cases Completed	On Target %
Bereavement	660	89%
Divorce	121	77%
Estimates	512	91%
Injury	8	100%
Joining and Leaving	460	94%
Keeping In Touch	221	88%
Payroll	1204	93%
Revisions	3	0%
Service casework	782	78%
Tax	103	87%
Transfers	212	91%
Uncategorised	1477	

Minister for Public Finance

PUBLIC SERVICE PENSIONS – UPDATE ON MCCLOUD REMEDY ADMINISTRATION

Priority and Purpose

1. Routine – to provide you with an update on our progress on the McCloud Remedy in advance of the 31 March 2025 deadline to issue information to members of schemes.

Recommendation

2. You are asked to note
 - the progress made to date,
 - that we will miss the statutory deadline in some cases, and will exercise discretion to extend the deadline, and
 - our delivery and communication handling plans.

Context and Issues

3. As a consequence of legislative changes following the McCloud judgement in 2018, which found that aspects of the UK Government's reforms to public service pensions in 2015 discriminated on grounds of age, pension scheme managers across the UK must take action to remedy the discrimination. The remedy obliges schemes to provide affected scheme members with a choice between their legacy and reformed scheme benefits in respect of pensionable service between 2015 and 2022. This includes currently active or deferred members of each scheme, individuals who have retired, and in respect of those who have died since 2015.
4. SPPA is undertaking this exercise for the four devolved unfunded schemes, for NHS, Teachers, Police and firefighters. The key activities and progress made in this significant programme of work are set out in **Annex A**. Additionally, the unique evolution of each scheme over time and differences in the respective reformed schemes adds further complexity. In delivering the Remedy, we have to ensure that we have accounted for all these variances in each scheme to ensure and compliance. For illustration, I have listed a handful of the complexities below.
5. **Tax treatment** - in our police and firefighter schemes, a retired member's choice may attract payment of interest and liability for unauthorised payment charges. It taken HMRC until this month to clarify the proper tax and interest treatment so that we apply calculations correctly. This has required revisiting work we had already completed (and at the time of writing we are still awaiting HMRC guidance for some elements of tax treatment).
6. **Data** - As an administrator, we rely on data being provided by third parties, usually scheme employers. This can cause delays: for example, there is a difference in the treatment of some aspects of pensionable pay in the legacy and reformed firefighters' schemes. Ensuring the accuracy of this data has hindered overall progress.

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7. We do not hold complete data for teachers who have retired then returned and, in some cases, those who have worked a mixture of full and part time years during the remedy period. As terms can differ in these circumstances, the absence of data makes the calculations more complex.

Achievements

The scale of this programme of work, on top of business as usual, cannot be understated. To put this into context, as part of BAU we manage and put into payment approximately 12,000 new pensions and lump sums each year. To address McCloud Remedy, we will have to revisit and offer a choice in the form of a Remediable Service Statement (RSS) to over 60,000 pensioners, over five times our annual workload in a limited timeframe whilst keeping normal business running. We need to design and introduce new dual Annual Benefit Statements for all active and deferred members showing their remedy choices. In addition, we must produce Pension savings statements, relating to tax-free pension growth for higher earners, with calculations spanning ten years for each member.

8. Pensions Calculator- we are in the final stages of building a calculator to manage the NHS and Teachers calculations, which will be an asset owned and maintained by us. We have collaborated with the Government Actuarial Department, which has provided necessary quality assurance. The calculator is already being employed for a number of NHS retirement scenarios and will soon be followed by more for both NHS and teachers.
9. Automation- we have introduced automation to manage some of our remedy and business as usual processing. Testing is almost complete, and when running this is estimated to save the effort of approximately 140 full time employees for a year.

Delivery

10. The key delivery milestone for the McCloud Remedy is 31 March 2025, the date by which all affected members must be issued with their RSS. Progress against our key activity is set out in annex A. **However, it is important to be clear that we will not achieve this milestone for all members in all schemes.**
11. I appreciate this is disappointing, but I hope understandable given the issues set out. This is also the position of most other UK public service scheme administrators. We will engage the Pensions Regulator; however, the primary legislation does provide discretion for scheme managers to extend deadlines for RSS where it is reasonable to do so in respect of certain classes of membership. Whilst the position remains fluid, we are identifying those most at risk and will ensure clear communications and management of expectations.

Communications

12. We are proactively managing communications with stakeholders. this is primarily, through engagement with sector employers, employer organisations, member representative bodies and union representatives. We will be stepping up our communications as we approach 31 March and doing what we can to reassure stakeholders and members impacted by the delivery of remedy that we are working

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as hard as we can to put any outstanding issues right. In this context we anticipate a spike in queries or complaints, and a possible increase in ministerial correspondence. We will, as usual, manage this on your behalf. The key communications messaging is included in Annex B.

Legal Considerations

13. This programme is being implemented as required by primary and secondary legislation. Minor amendments to the Scottish secondary legislation are imminent, though not material. We are engaging with the Pensions Regulator on any breaches to statutory deadlines and invoking discretions under the primary legislation.

Financial Considerations

14. The project continues to add pressure to agency administration costs, which will run into at least the first half of 2025/26. I am assessing the materiality of that pressure. Changes to pension and lump sum payments are being treated as scheme costs, AME funded in the usual way for NHS and Teachers with additional funding expected from HM Treasury for police and firefighters' schemes.

Sensitivities

15. To date, our collaboration with unions and member representatives has been constructive. We do anticipate challenges to these relations where there are delays to the provision of RSS beyond 31 March, and in particular, in the management of pension savings statements for those higher earners (particularly in the health service) affected by tax. We are providing increased communication and support, and in line with legislative provisions have developed a process for those affected by tax issues to recover certain costs.

Conclusion and next Steps

16. You are asked to note this update and our handling plan. We will provide you with a monthly update if there is a need to alert you to any sensitivities.

STEPHEN PATHIRANA
SPPA

Cabinet Secretaries and Ministers Copy List	For Action	For Information Portfolio interest	For Information Constituency interest	For Information General awareness
C/S Finance & Local Govt		X		
C/S Health and Social Care		X		
C/S Education and Skills		X		
C/S Justice and Home Affairs		X		
Minister for Victims and Community Safety		X		

PUBLIC SERVICE PENSIONS – UPDATE ON MCLOUD REMEDY ADMINISTRATION

ANNEX A - KEY ACTIVITY AND PROGRESS

To meet the terms of the remedy prescribed in legislation, SPPA must:

- **Adapt our systems and process**, which had been operating to the reformed schemes, back to legacy schemes for the remedy period between 1 April 2015 and 31 March 2022. Much progress has been made and we are taking steps to complete this to enable full production of remedy processes.
- **Embed the new systems and calculations** to provide affected members a choice on an ongoing basis as part of business as usual. We have been delivering this for police and fire since October 2023 but need to adapt manual production of Dual statements and move these into BAU after July. We also need to ensure processes for moving the choices into payment are also determined and embedded into the operation. This activity mainly relies on the success of automation testing. We are currently assessing dates for when we will complete this work but we will miss the 31 March 2025 deadline for this in respect of all retiring from the NHS and Teachers schemes We will however have commenced this for specific cohorts and will have a plan of delivery going out to potentially end July 2025. ABS-RSS for Active Members– we have produced a large number for police (97%) and are commencing NHS and Teachers and again should have large percentages completed by the deadline. For Deferred Members we are likely to be using the annual production of ABS in August as an opportunity to send McCloud RSS statements
- **Provide everyone that retired after 2015 with a choice of benefit packages** in respect of the service between 2015 and 2022 (or their retirement date if earlier), and then implement that choice. We expect to have begun this process in all schemes but will need to exercise discretion to extend deadlines in certain membership cohorts.
- **Provide all active and deferred members with a combined annual benefit and remediable service statement** which show their pensions over the 2015-22 period under the terms of their legacy and reformed scheme provisions.
- **Adjust the pension contributions** of most police and firefighter members for the remedy period. This exercise has been undertaken.
- **Offer all schemes members the opportunity to revisit any “contingent” decisions**, i.e. decision made under each scheme, for example, to transfer in benefits, opt out of scheme membership, purchase additional benefits. Processes have been developed and the bulk of work will follow the issuing of RSS.
- **Revise “Pension savings statements” provided to higher earners** who have breached the tax-free annual allowance over the remedy period and support the reporting of new figures to HMRC. We expect to complete the production of all Pension Savings Statements for tax years 2012 to 2022 for all members who have breached their annual allowance, by March. We did not fulfil our regulatory obligation for these to be produced for October without Remedy years included.

ANNEX B - COMMUNICATIONS – KEY MESSAGES

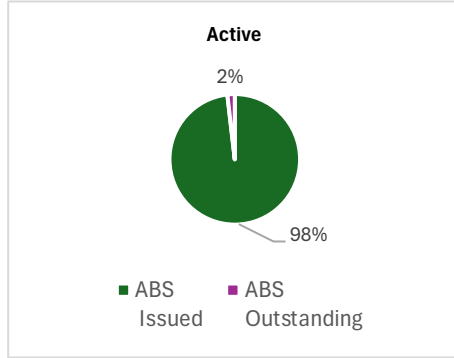
- Addressing the McCloud Remedy is hugely complex and all public service scheme managers across the UK are facing similar challenges.
- The SPPA supports 12,000 of its members into retirement every year. To address the McCloud Remedy involves offering a remedy choice to all those who retired during the remedy period, a significant addition to our normal workload.
- The SPPA has been investing in this programme for three years, but it has taken until very recently for HMRC and Treasury to provide all clarifications that the sector has needed to progress and deliver on this.
- The SPPA is introducing an automated approach so that a significant proportion of the work can be automated. This is estimated to be saving work that would otherwise have required employing an additional 140 Full time employees.
- The SPPA is working with employers, unions and other stakeholders to ensure that communications are reaching eligible members so they are kept informed and supported to make a remedy choice.
- The SPPA has created online remedy hubs for each scheme offering guidance and support to members. SPPA has also enhanced its direct-to-member communications with the introduction of positively received webinars and newsletters.
- Where we have to exercise discretion to extend the deadlines for any cohort of membership, we will regularly communicate to stakeholders what has been delivered and what is outstanding, as and update expected delivery on our website.

FMQ brief will be prepared.

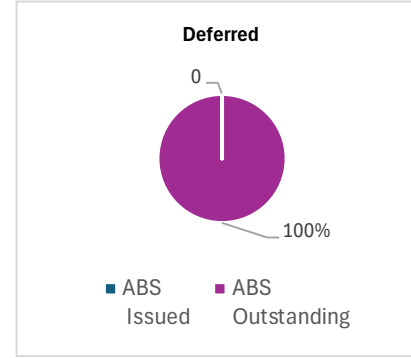
REMEDY DASHBOARDS

Remedy ABS (Active & Deferred) / RPSS AA

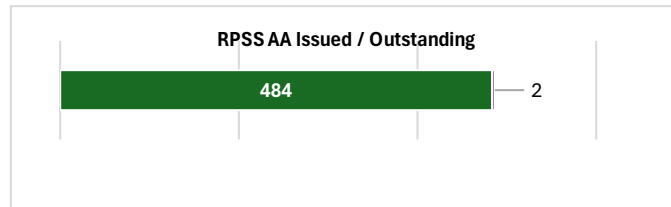
Active	
ABS Issued	ABS Outstanding
7,858	146



Deferred	
ABS Issued	ABS Outstanding
0	1,846

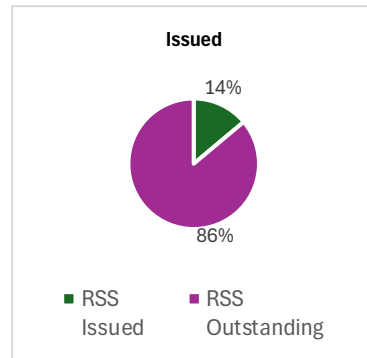


RPSS AA	
RPSS AA Issued	RPSS AA Outstanding
484	2

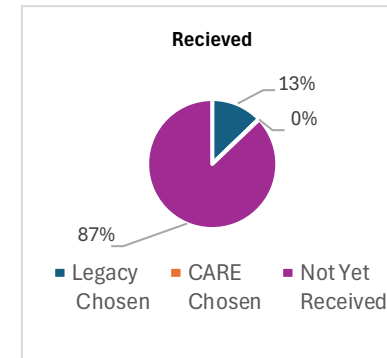


Immediate Choice (Issued & Received)

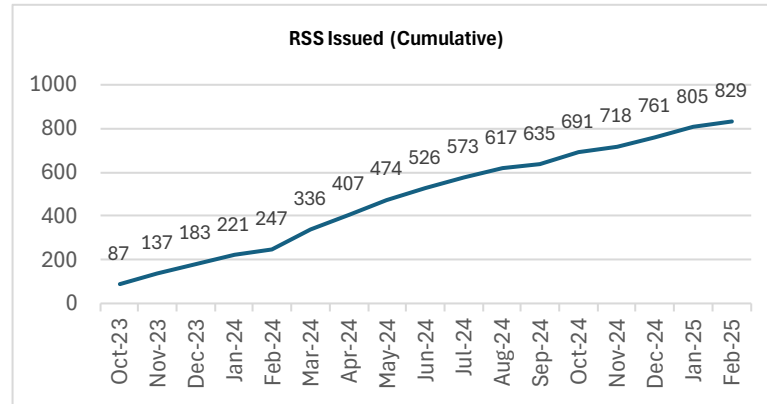
Issued	
RSS Issued	RSS Outstanding
744	4,601



Received		
Legacy Chosen	CARE Chosen	Not Yet Received
95	1	648



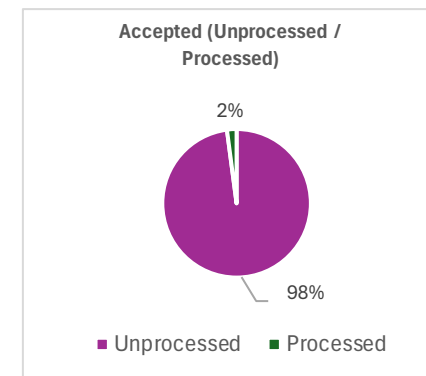
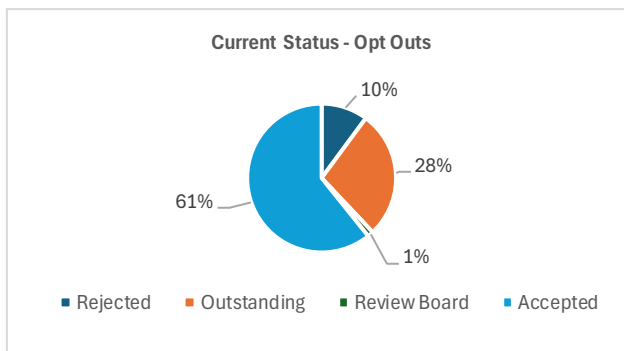
Deferred Choice (Issued)



Contingent Decision

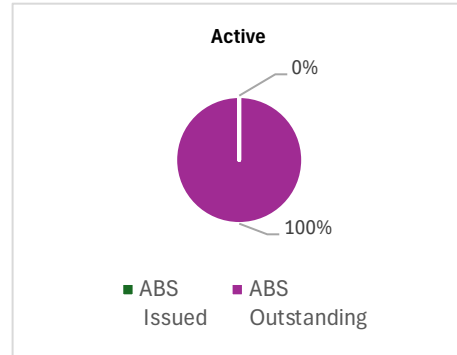
Total	Rejected	Outstanding	Review Board	Accepted	Processed
79	8	22	1	48	1

Accepted	
Unprocessed	Processed
47	1

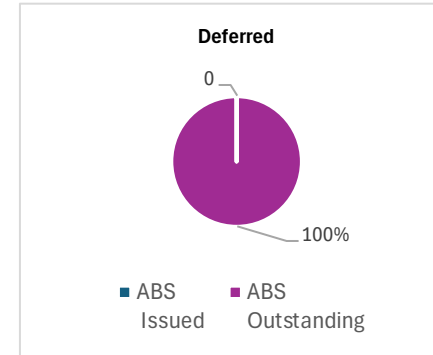


Remedy ABS (Active & Deferred) / RPSS AA

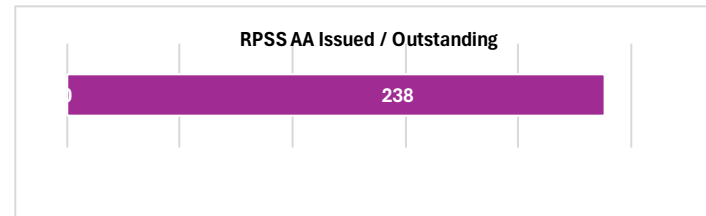
Active	
ABS Issued	ABS Outstanding
0	2,489



Deferred	
ABS Issued	ABS Outstanding
0	1,072

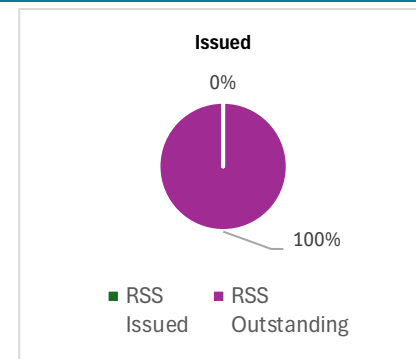


RPSS AA	
RPSS AA Issued	RPSS AA Outstanding
0	238

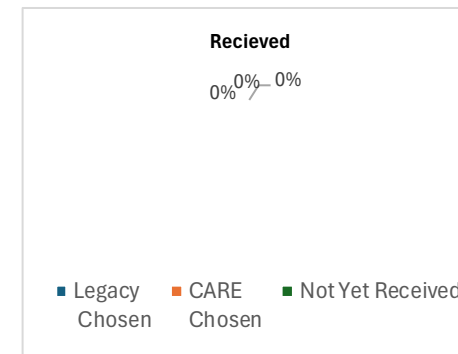


Immediate Choice (Issued & Received)

Issued	
RSS Issued	RSS Outstanding
0	2,107

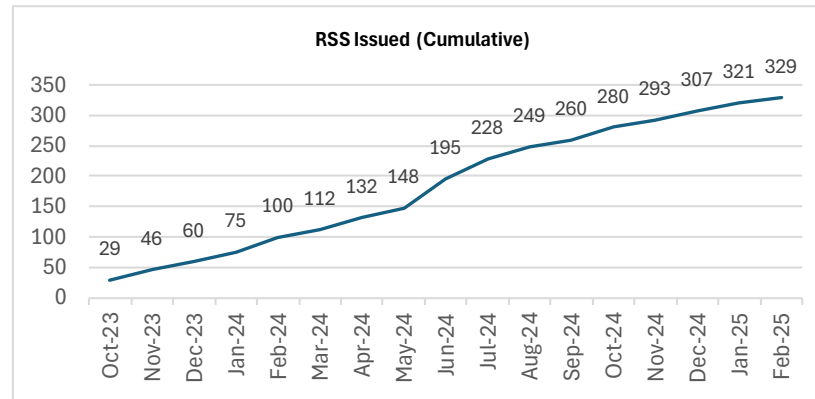


Received		
Legacy Chosen	CARE Chosen	Not Yet Received
0	0	0



Remedy Fire Scheme Dashboard as at 13/03/2025

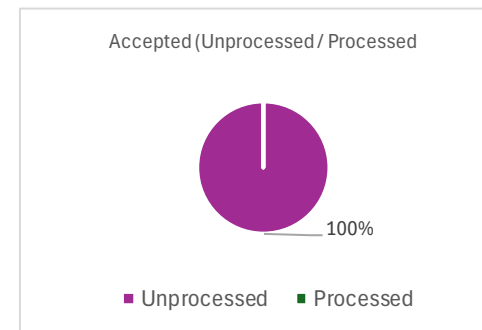
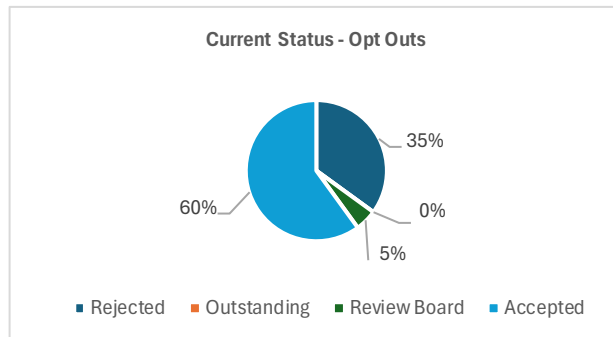
Deferred Choice (Issued)



Contingent Decision

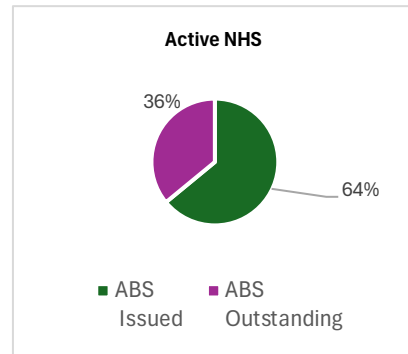
Total	Rejected	Outstanding	Review Board	Accepted	Processed
20	7	0	1	12	0

Accepted	
Unprocessed	Processed
12	0

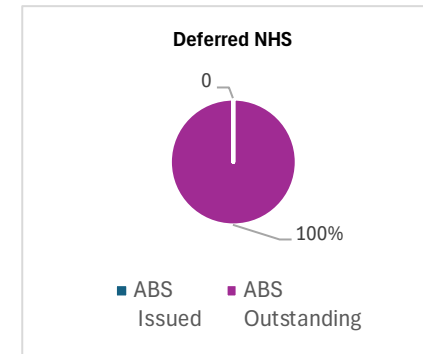


Remedy ABS (Active & Deferred) / RPSS AA

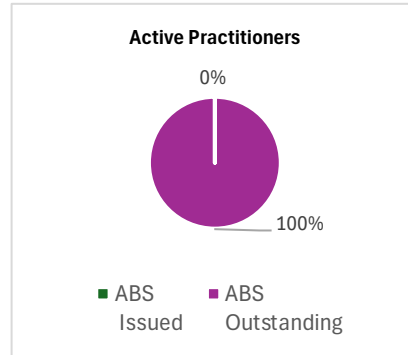
Active NHS	
ABS Issued	ABS Outstanding
46,638	26,185



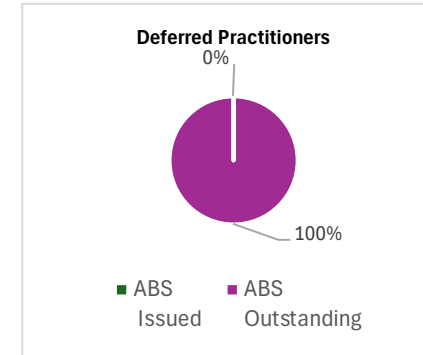
Deferred NHS	
ABS Issued	ABS Outstanding
0	11,227



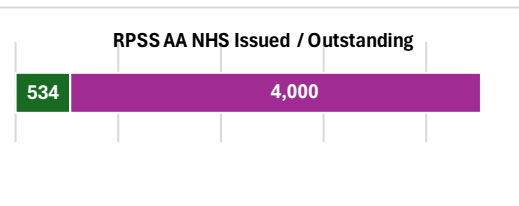
Active Practitioners	
ABS Issued	ABS Outstanding
0	5,581



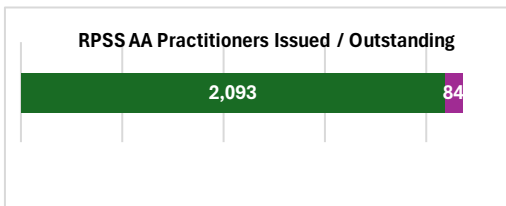
Deferred Practitioners	
ABS Issued	ABS Outstanding
0	961



RPSS AA NHS	
RPSS AA Issued	RPSS AA Outstanding
534	4,000



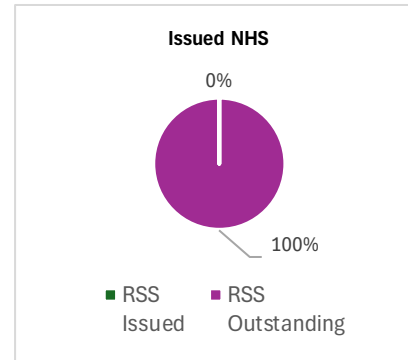
RPSS AA Practitioners	
RPSS AA Issued	RPSS AA Outstanding
2,093	84



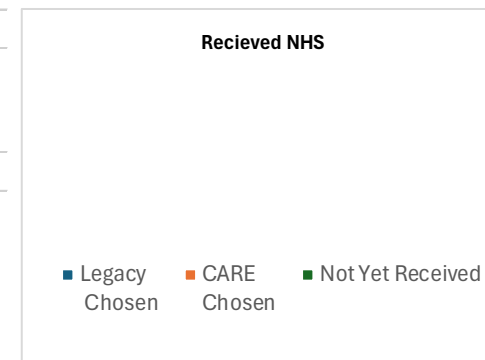
Remedy NHS Scheme Dashboard as at 13/03/2025

Immediate Choice (Issued & Received)

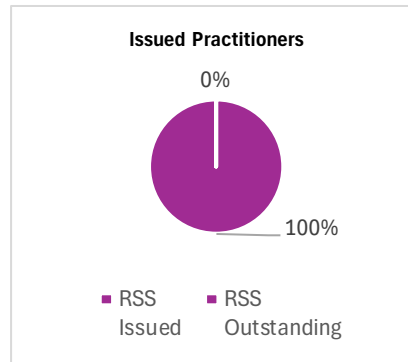
Issued NHS	
RSS Issued	RSS Outstanding
0	35,000



Received NHS		
Legacy Chosen	CARE Chosen	Not Yet Received
0	0	0



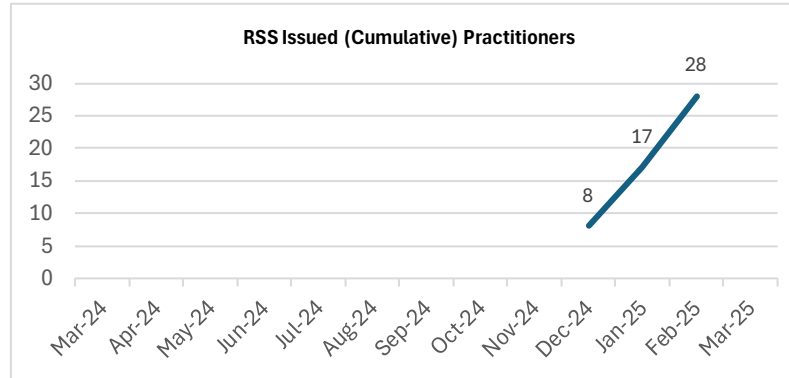
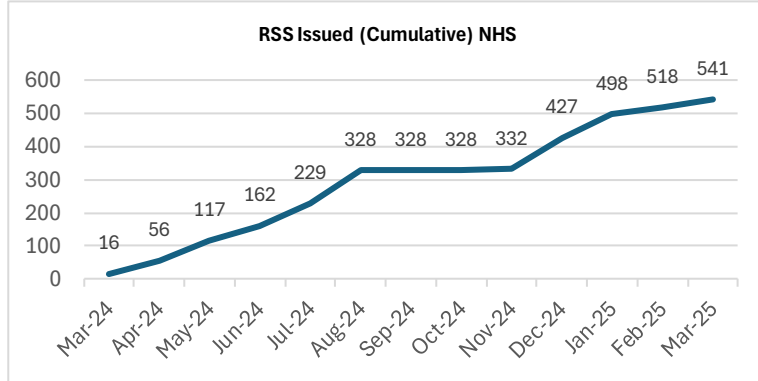
Issued Practitioners	
RSS Issued	RSS Outstanding
0	1,800



Received Practitioners		
Legacy Chosen	CARE Chosen	Not Yet Received
0	0	0



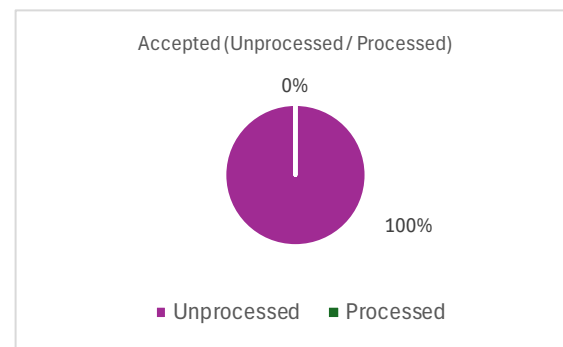
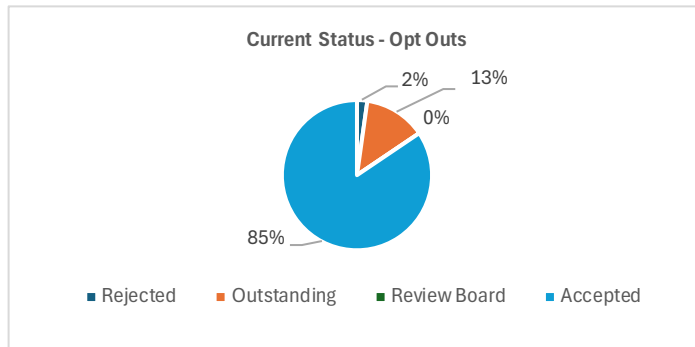
Deferred Choice (Issued)



Contingent Decision

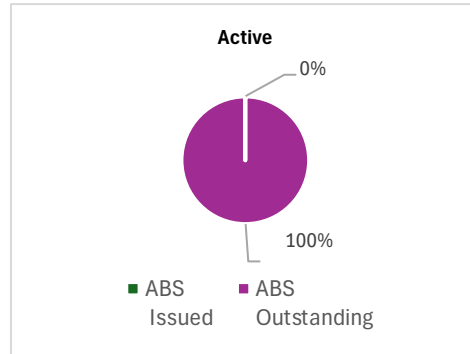
Total	Rejected	Outstanding	Review Board	Accepted	Processed
90	2	12	0	76	0

Accepted	
Unprocessed	Processed
76	0

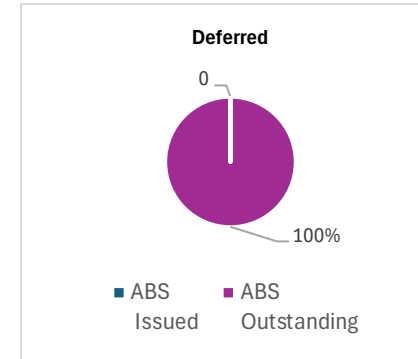


Remedy ABS (Active & Deferred) / RPSS AA

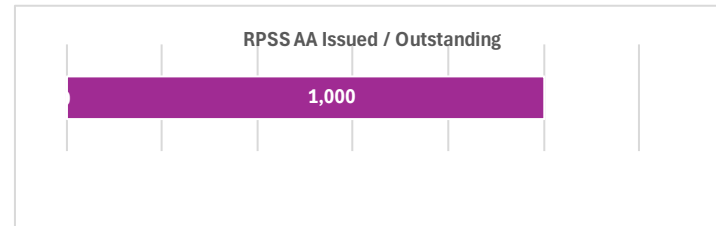
Active	
ABS Issued	ABS Outstanding
0	38,036



Deferred	
ABS Issued	ABS Outstanding
0	4,427

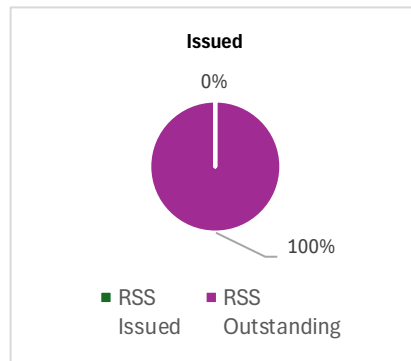


RPSS AA	
RPSS AA Issued	RPSS AA Outstanding
0	1,000

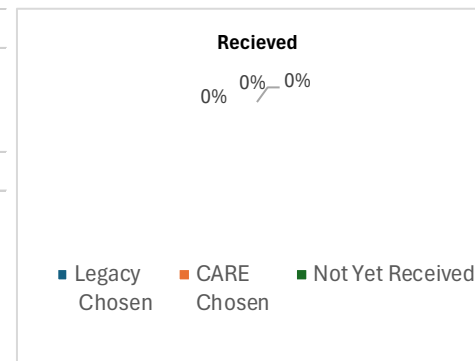


Immediate Choice (Issued & Received)

Issued	
RSS Issued	RSS Outstanding
0	17,000

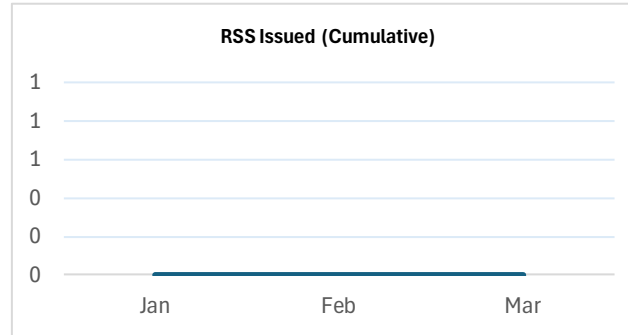


Received		
Legacy Chosen	CARE Chosen	Not Yet Received
0	0	0



Deferred Choice (Issued)

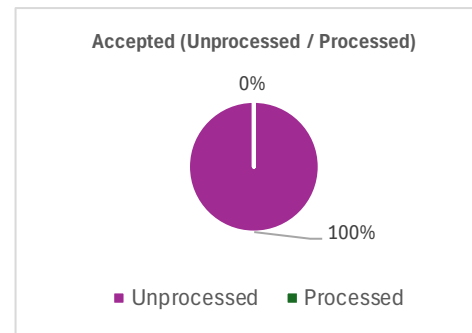
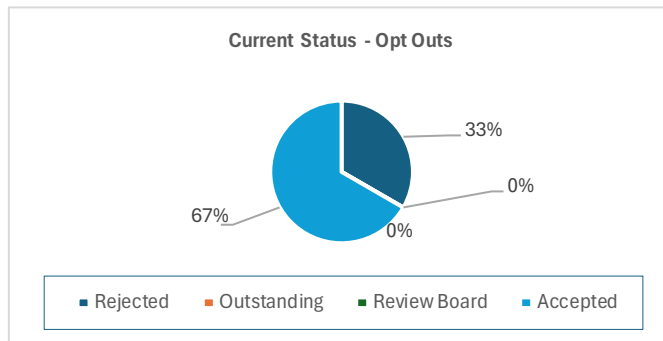
RSS Issued		
Jan	Feb	Mar
0	0	0



Contingent Decision

Total	Rejected	Outstanding	Review Board	Accepted	Processed
3	1	0	0	2	0

Accepted	
Unprocessed	Processed
2	0

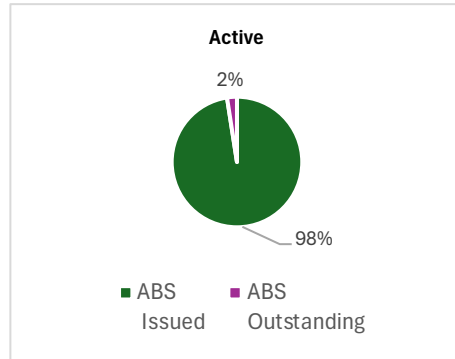


REMEDY DASHBOARDS – 31 MARCH 2025

Remedy ABS (Active & Deferred) / RPSS AA

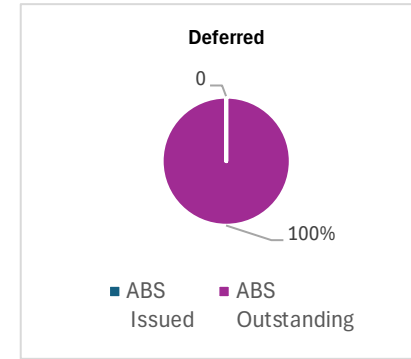
Active

ABS Issued	ABS Outstanding
7,970	200



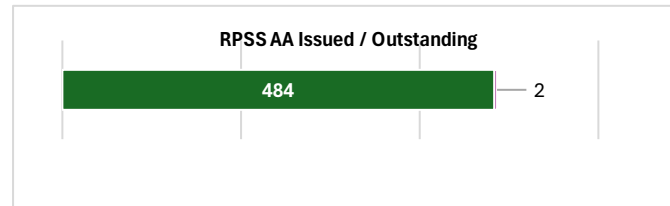
Deferred

ABS Issued	ABS Outstanding
0	1,846



RPSS AA

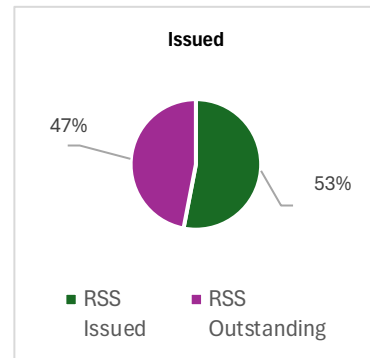
RPSS AA Issued	RPSS AA Outstanding
484	2



Immediate Choice (Issued & Received)

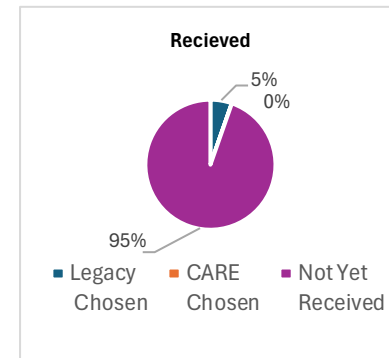
Issued

RSS Issued	RSS Outstanding
2,795	2,475

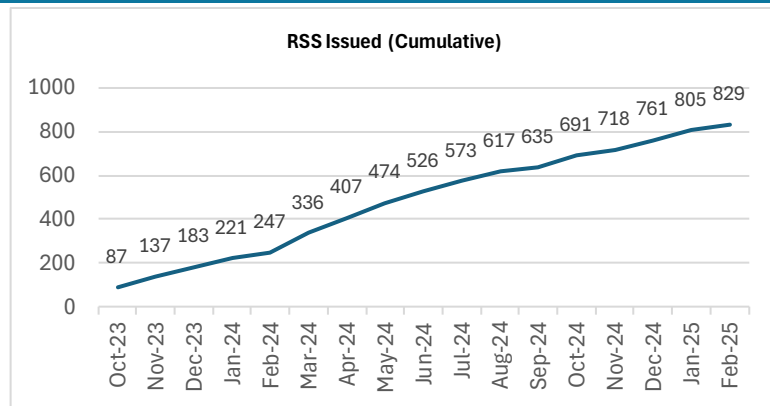


Received

Legacy Chosen	CARE Chosen	Not Yet Received
149	1	2,645



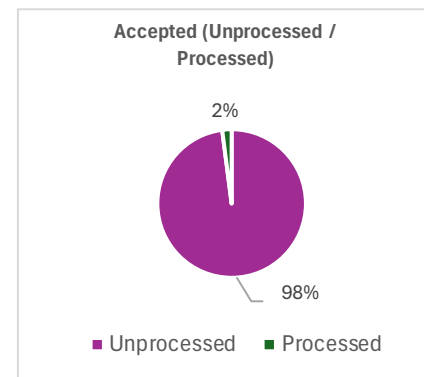
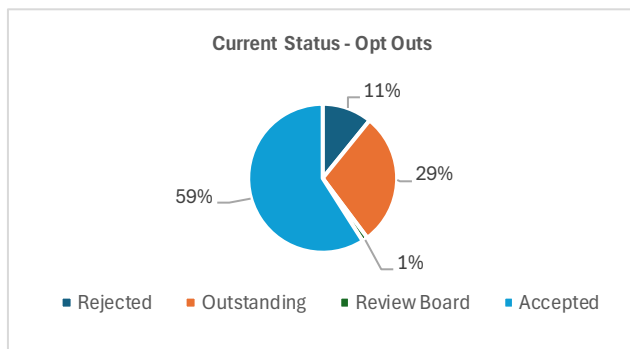
Deferred Choice (Issued)



Contingent Decision

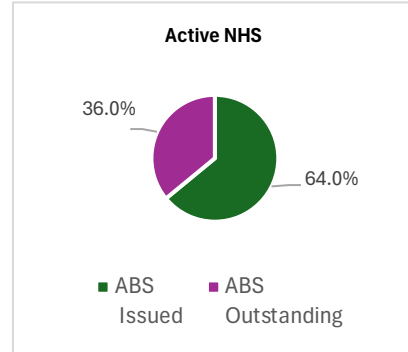
Total	Rejected	Outstanding	Review Board	Accepted	Processed
83	9	24	1	49	1

Accepted	
Unprocessed	Processed
48	1

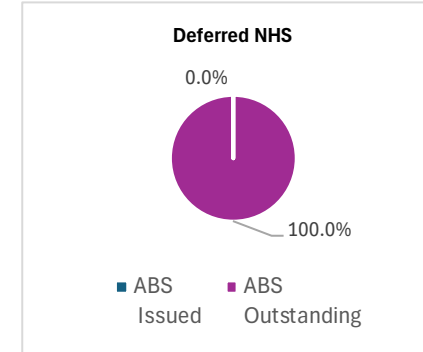


Remedy ABS (Active & Deferred) / RPSS AA

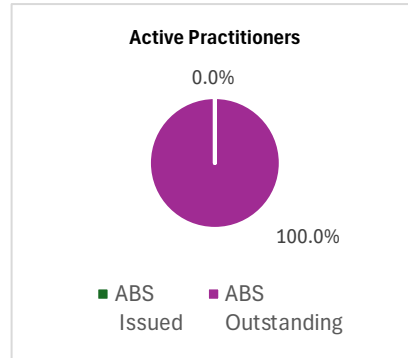
Active NHS	
ABS Issued	ABS Outstanding
46,639	26,185



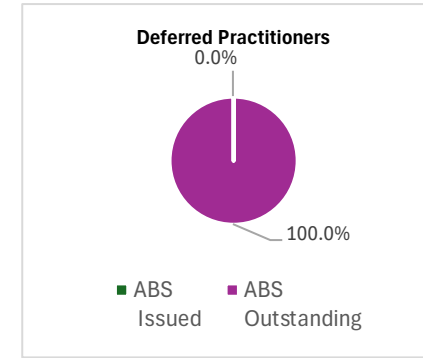
Deferred NHS	
ABS Issued	ABS Outstanding
0	11,227



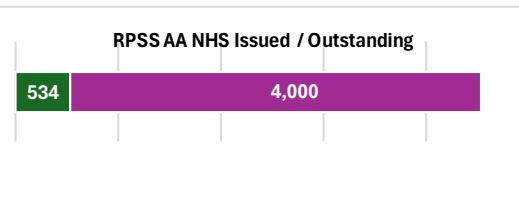
Active Practitioners	
ABS Issued	ABS Outstanding
0	5,581



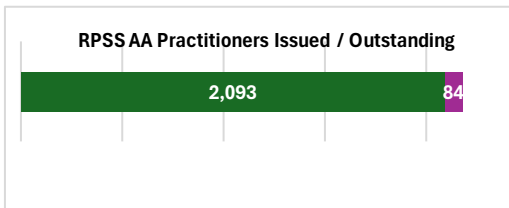
Deferred Practitioners	
ABS Issued	ABS Outstanding
0	961



RPSS AA NHS	
RPSS AA Issued	RPSS AA Outstanding
534	4,000



RPSS AA Practitioners	
RPSS AA Issued	RPSS AA Outstanding
2,093	84

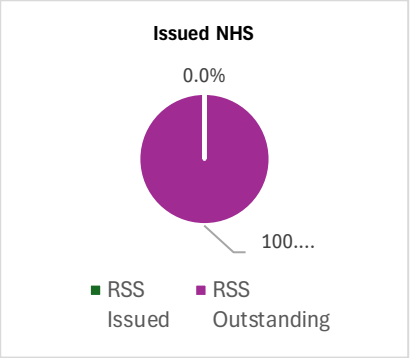


SPPA Scottish Public Pensions Agency
Buidheann Peinneasan Poblach na h-Alba

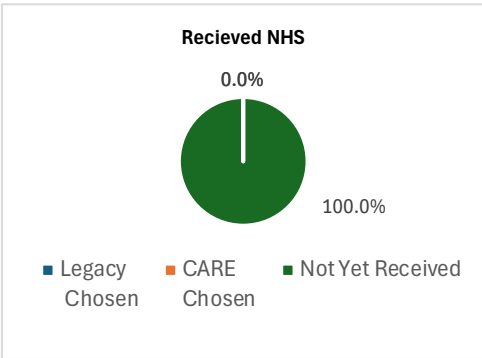
Remedy NHS Scheme Dashboard as at 31/03/2025

Immediate Choice (Issued & Received)

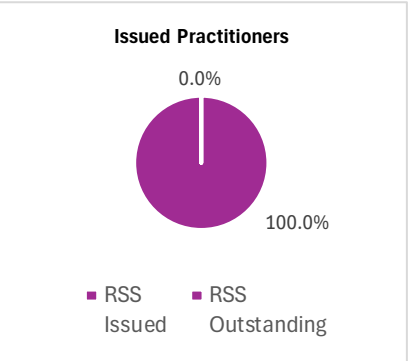
Issued NHS	
RSS Issued	RSS Outstanding
11	35,000



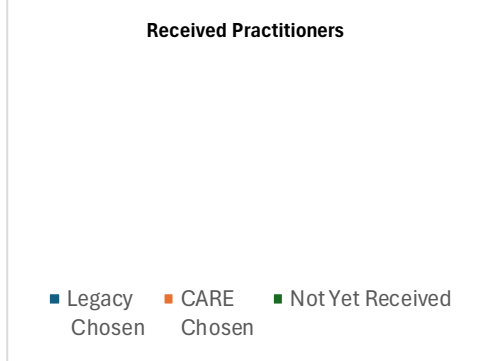
Received NHS		
Legacy Chosen	CARE Chosen	Not Yet Received
0	0	11



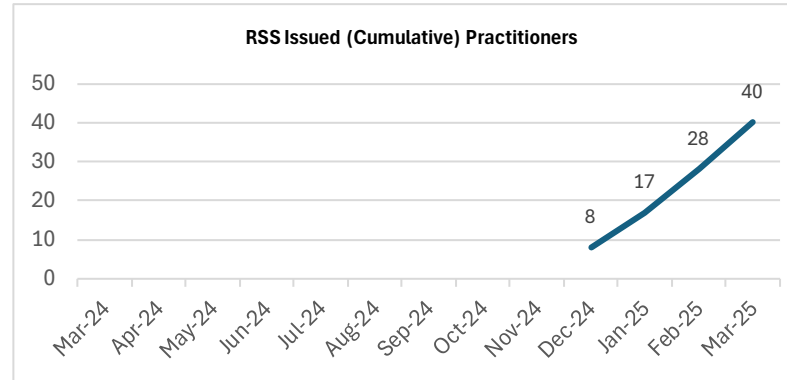
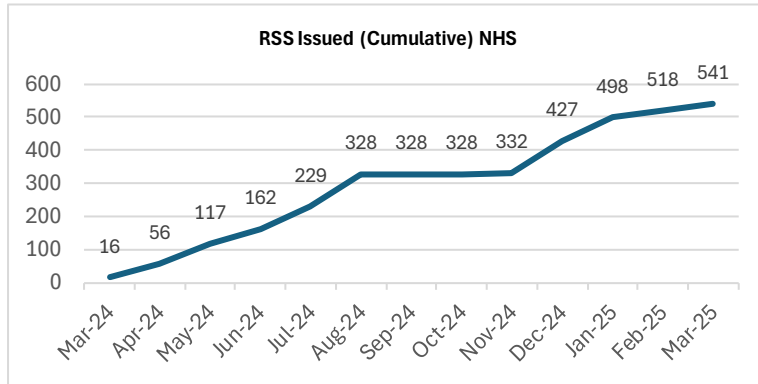
Issued Practitioners	
RSS Issued	RSS Outstanding
0	1,800



Received Practitioners		
Legacy Chosen	CARE Chosen	Not Yet Received
0	0	0



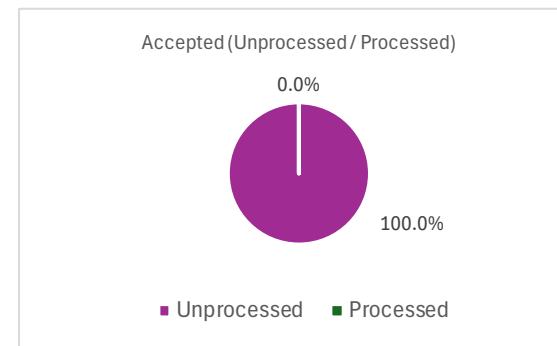
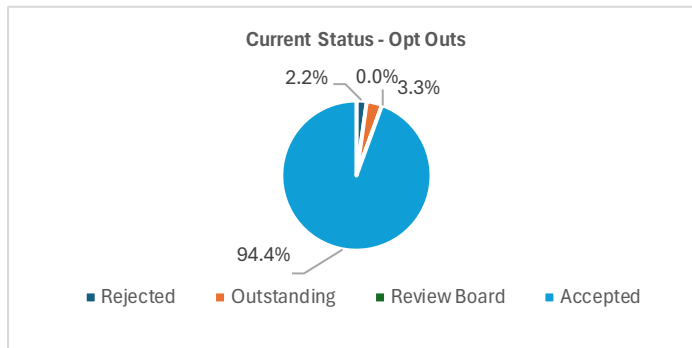
Deferred Choice (Issued)



Contingent Decision

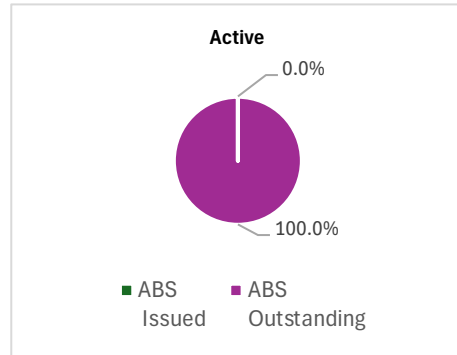
Total	Rejected	Outstanding	Review Board	Accepted	Processed
90	2	3	0	85	0

Accepted	
Unprocessed	Processed
85	0

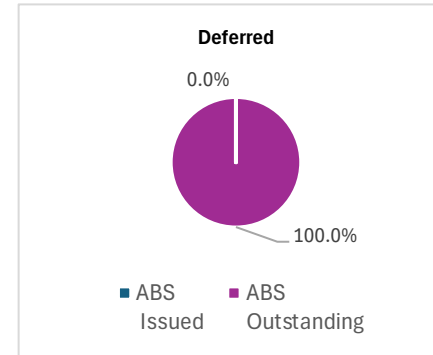


Remedy ABS (Active & Deferred) / RPSS AA

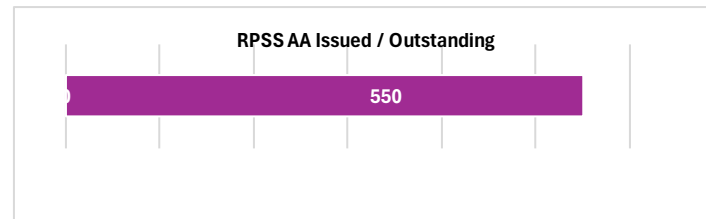
Active	
ABS Issued	ABS Outstanding
0	2,489



Deferred	
ABS Issued	ABS Outstanding
0	1,072

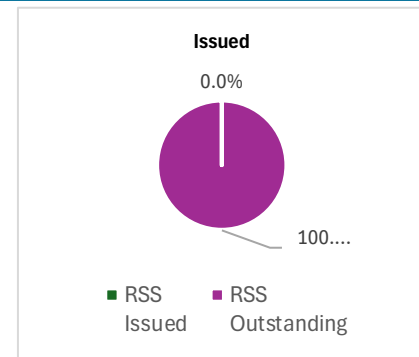


RPSS AA	
RPSS AA Issued	RPSS AA Outstanding
0	550

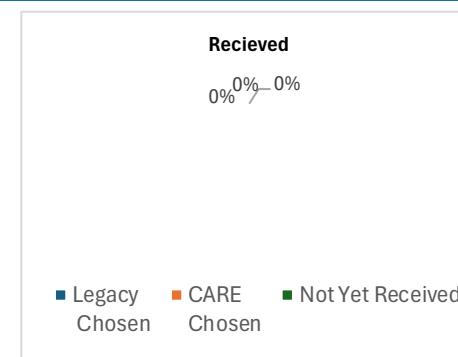


Immediate Choice (Issued & Received)

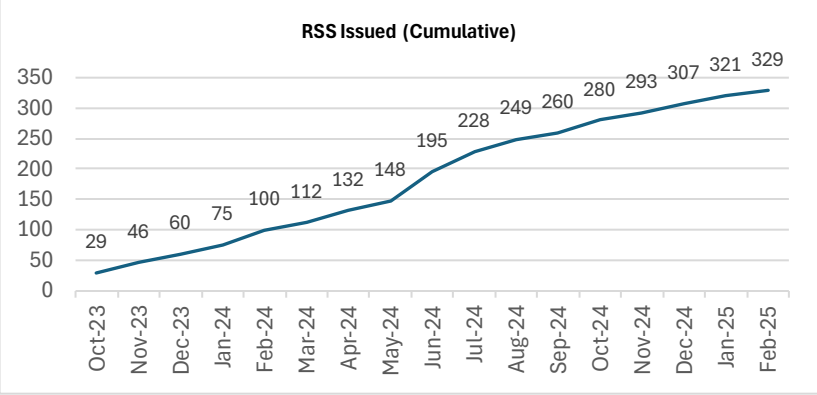
Issued	
RSS Issued	RSS Outstanding
0	2,107



Received		
Legacy Chosen	CARE Chosen	Not Yet Received
0	0	0



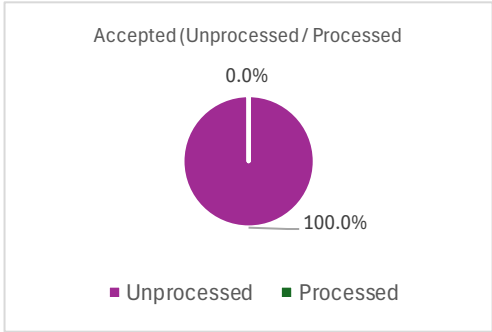
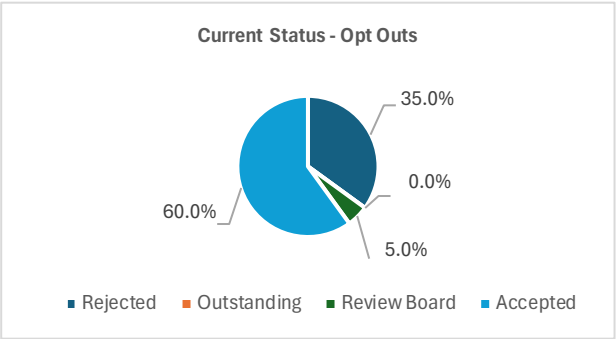
Deferred Choice (Issued)



Contingent Decision

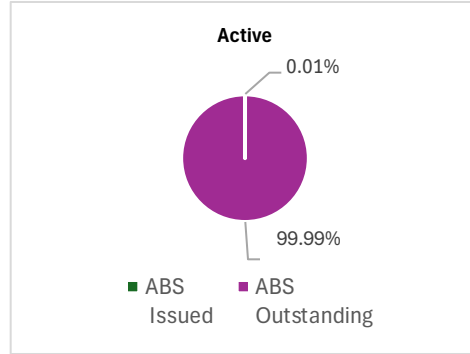
Total	Rejected	Outstanding	Review Board	Accepted	Processed
20	7	0	1	12	0

Accepted	
Unprocessed	Processed
12	0

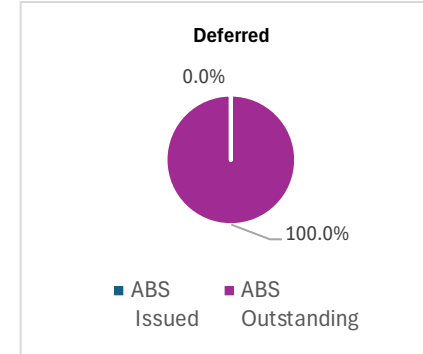


Remedy ABS (Active & Deferred) / RPSS AA

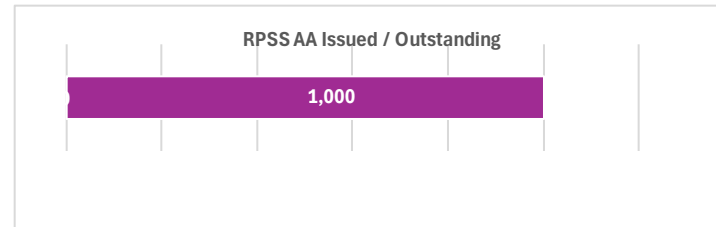
Active	
ABS Issued	ABS Outstanding
5	38,031



Deferred	
ABS Issued	ABS Outstanding
0	4,427

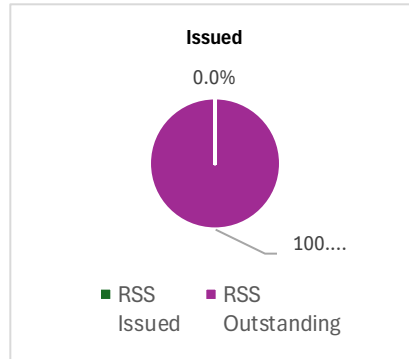


RPSS AA	
RPSS AA Issued	RPSS AA Outstanding
0	1,000

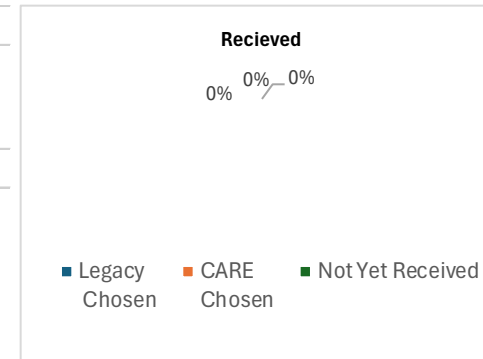


Immediate Choice (Issued & Received)

Issued	
RSS Issued	RSS Outstanding
0	17,000

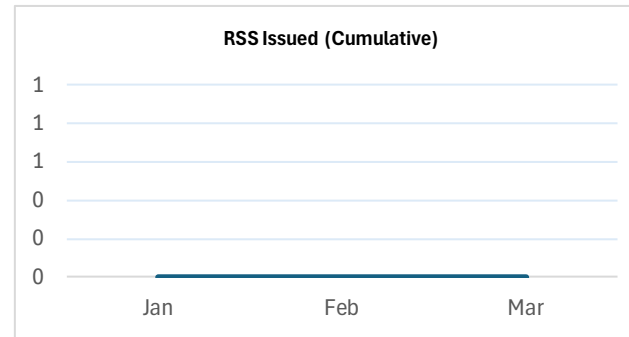


Received		
Legacy Chosen	CARE Chosen	Not Yet Received
0	0	0



Deferred Choice (Issued)

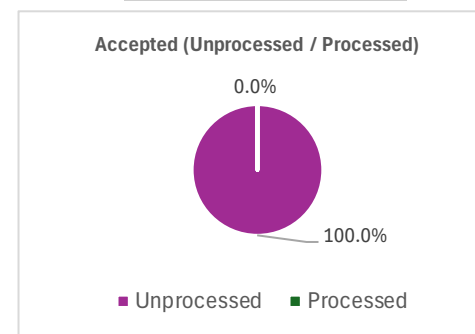
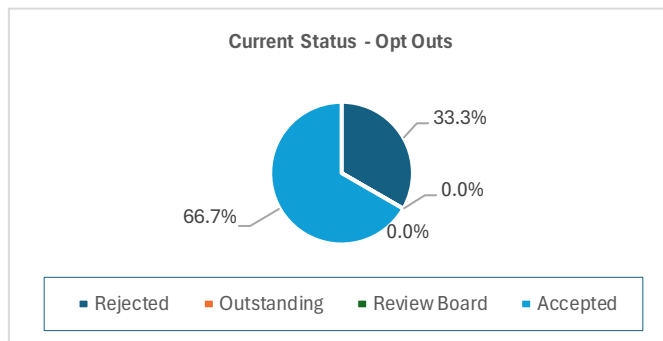
RSS Issued		
Jan	Feb	Mar
0	0	0



Contingent Decision

Total	Rejected	Outstanding	Review Board	Accepted	Processed
3	1	0	0	2	0

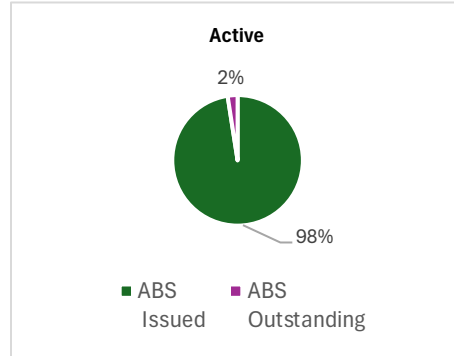
Accepted	
Unprocessed	Processed
2	0



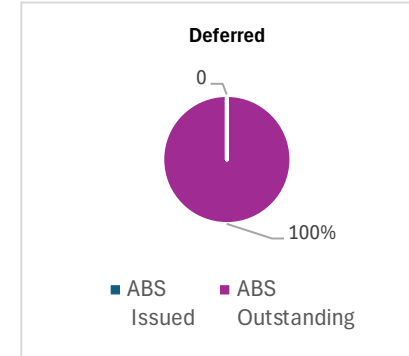
REMEDY DASHBOARDS – 01 MAY 2025

Remedy ABS (Active & Deferred) / RPSS AA

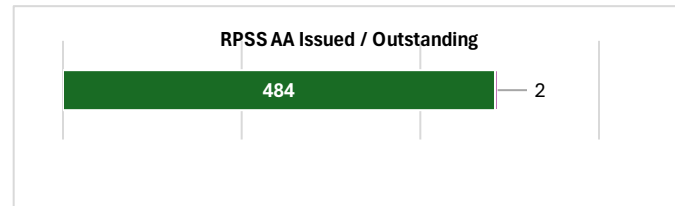
Active	
ABS Issued	ABS Outstanding
7,970	200



Deferred	
ABS Issued	ABS Outstanding
0	1,846

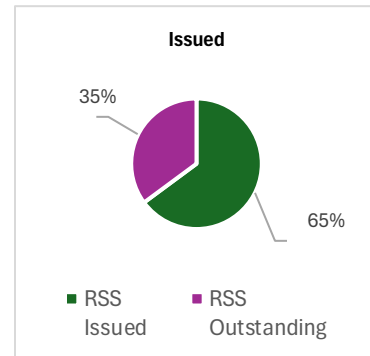


RPSS AA	
RPSS AA Issued	RPSS AA Outstanding
484	2

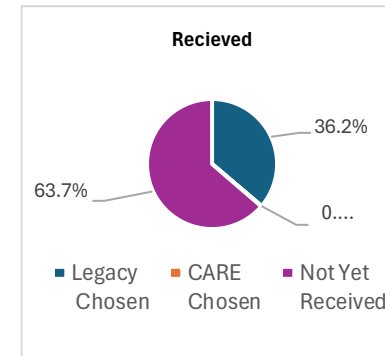


Immediate Choice (Issued & Received)

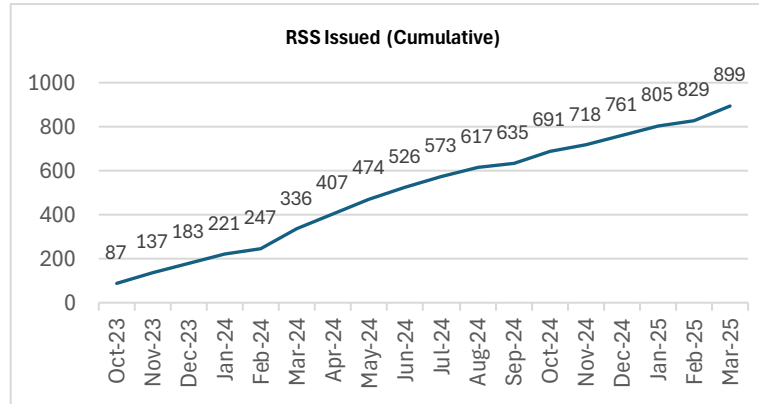
Issued	
RSS Issued	RSS Outstanding
3,420	1,852



Received		
Legacy Chosen	CARE Chosen	Not Yet Received
1,237	5	2,178



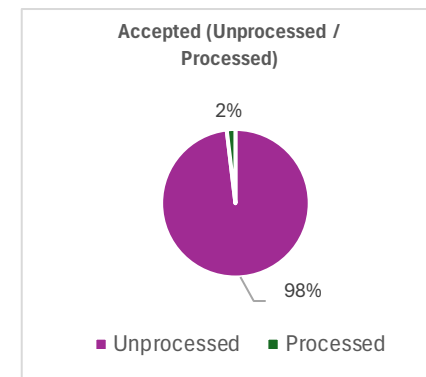
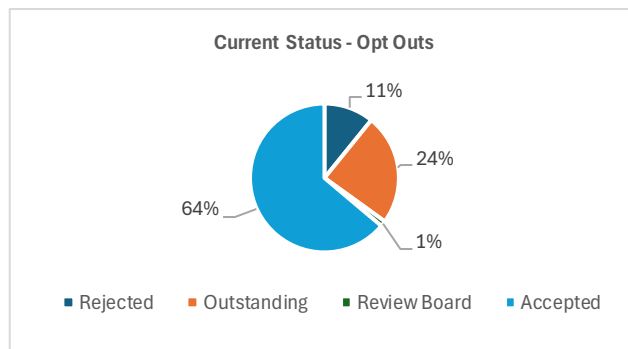
Deferred Choice (Issued)



Contingent Decision

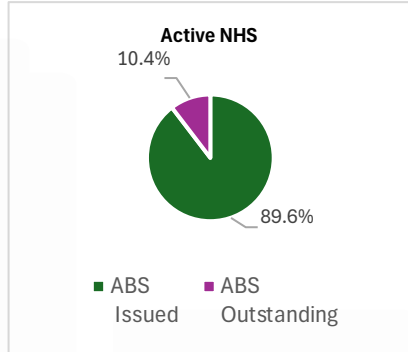
Total	Rejected	Outstanding	Review Board	Accepted	Processed
83	9	20	1	53	1

Accepted	
Unprocessed	Processed
52	1

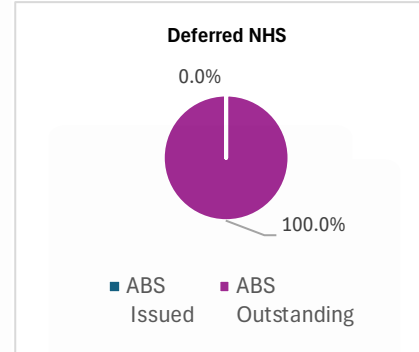


Remedy ABS (Active & Deferred) / RPSS AA

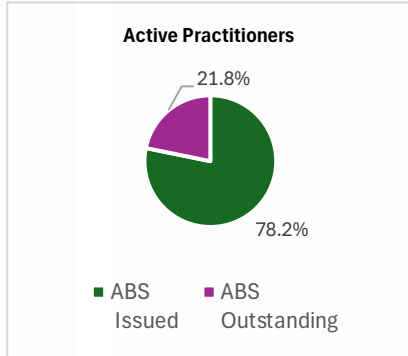
Active NHS	
ABS Issued	ABS Outstanding
59,000	6,837



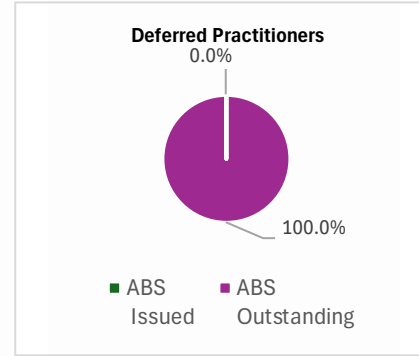
Deferred NHS	
ABS Issued	ABS Outstanding
0	11,227



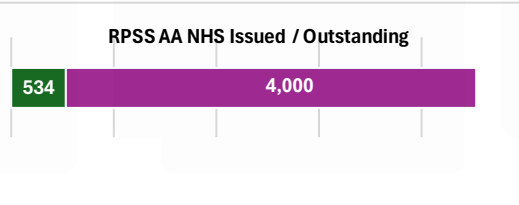
Active Practitioners	
ABS Issued	ABS Outstanding
4,264	1,189



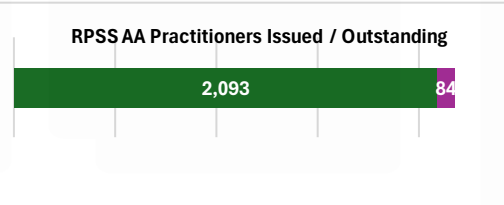
Deferred Practitioners	
ABS Issued	ABS Outstanding
0	961



RPSS AA NHS	
RPSS AA Issued	RPSS AA Outstanding
534	4,000

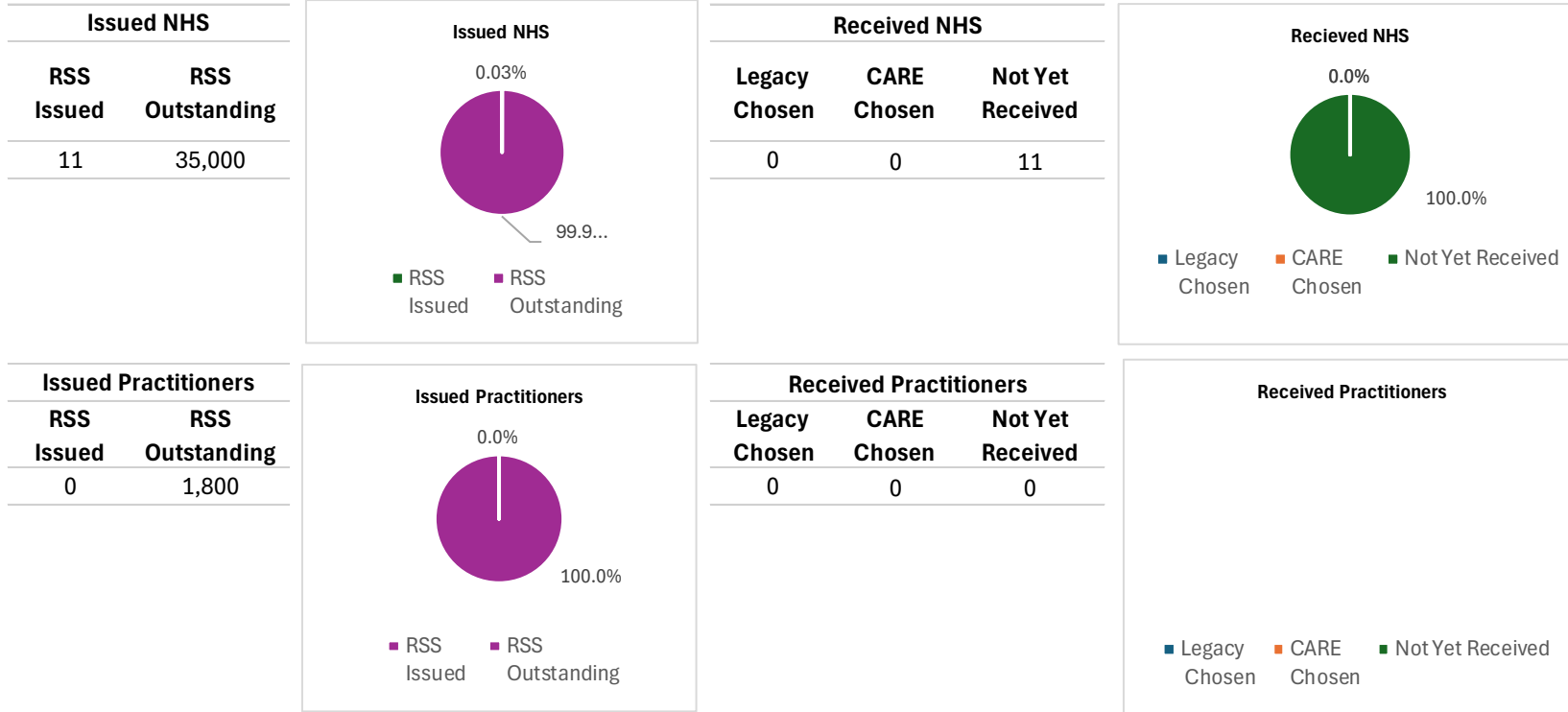


RPSS AA Practitioners	
RPSS AA Issued	RPSS AA Outstanding
2,093	84

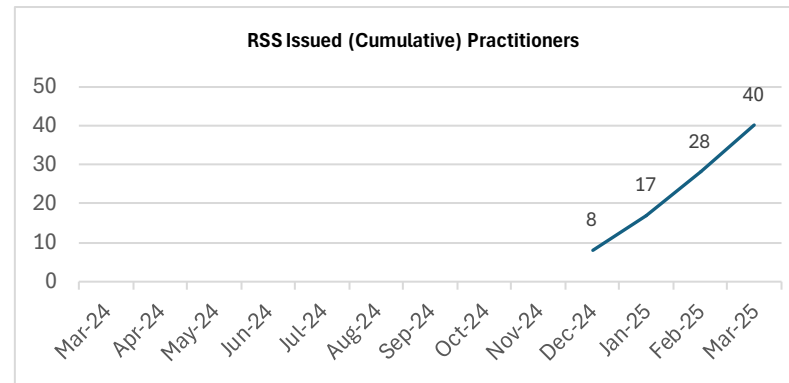
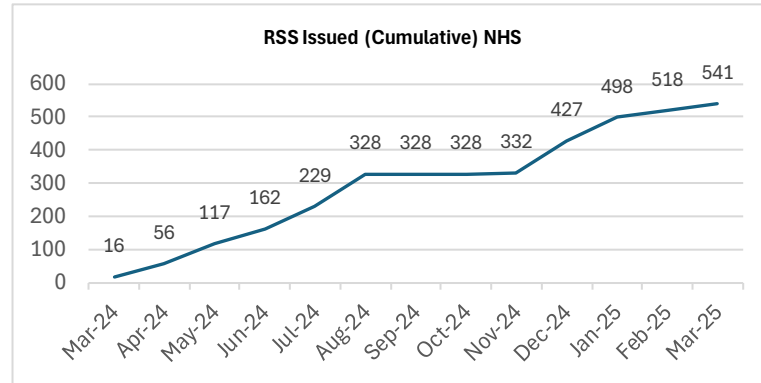


89% of ABS/RSS have been produced and the remainder are in a category that cannot be produced and in line with previous years these will be reported as breaches. The members with Added Years, Added Pension, Transfers and Not active on the 31/03 will not be issued with an RSS at this time

Immediate Choice (Issued & Received)



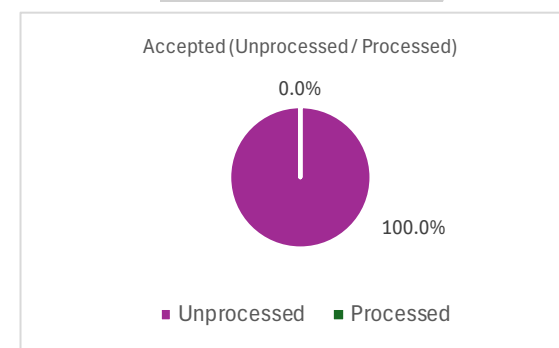
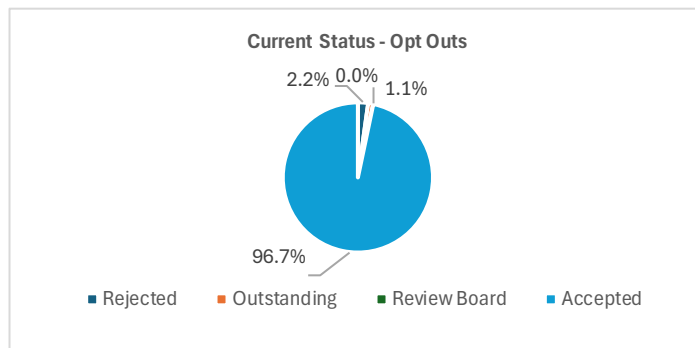
Deferred Choice (Issued)



Contingent Decision

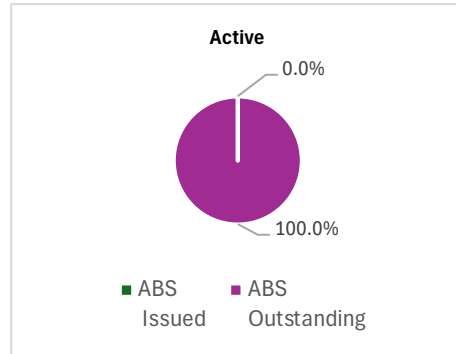
Total	Rejected	Outstanding	Review Board	Accepted	Processed
91	2	1	0	88	0

Accepted	
Unprocessed	Processed
88	0

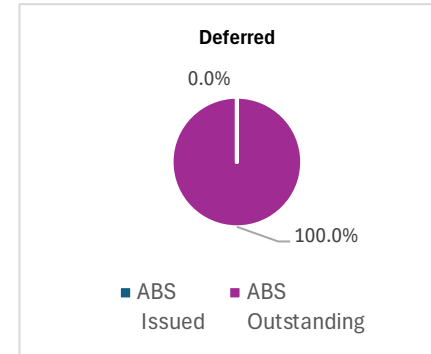


Remedy ABS (Active & Deferred) / RPSS AA

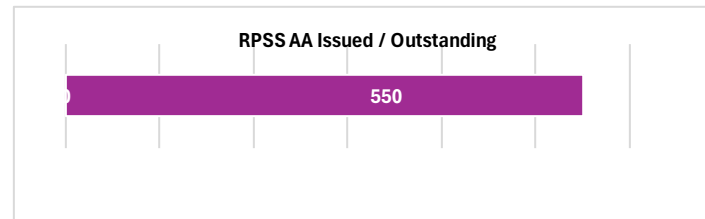
Active	
ABS Issued	ABS Outstanding
0	2,819



Deferred	
ABS Issued	ABS Outstanding
0	1,072

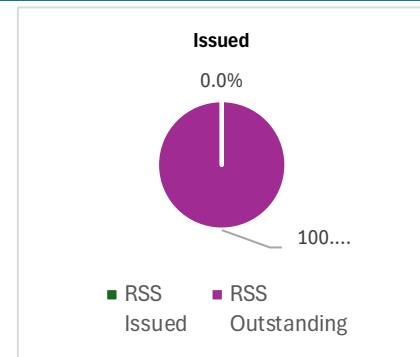


RPSS AA	
RPSS AA Issued	RPSS AA Outstanding
0	550

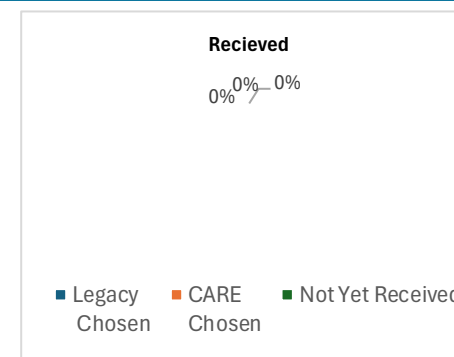


Immediate Choice (Issued & Received)

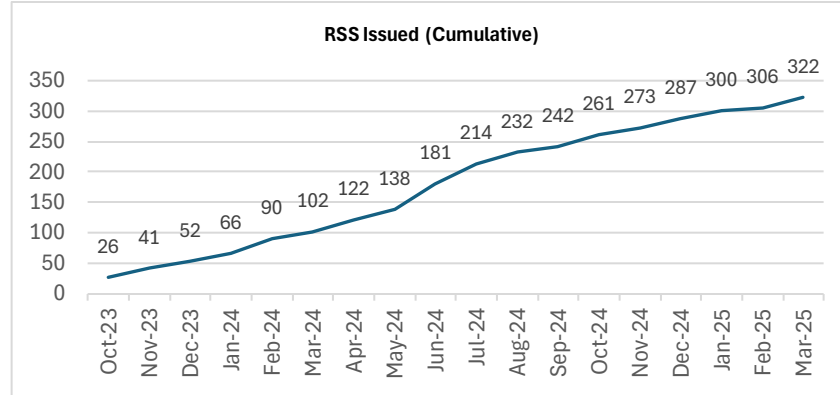
Issued	
RSS Issued	RSS Outstanding
0	2,107



Received		
Legacy Chosen	CARE Chosen	Not Yet Received
0	0	0



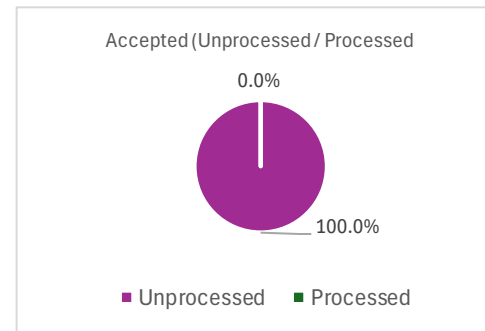
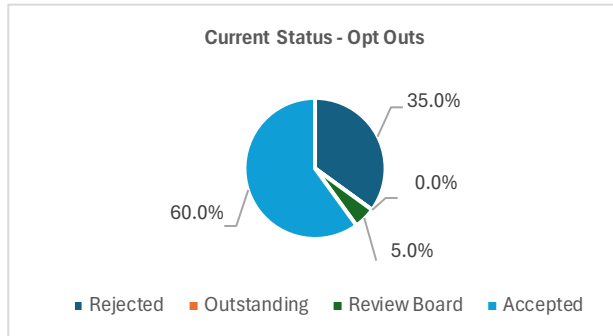
Deferred Choice (Issued)



Contingent Decision

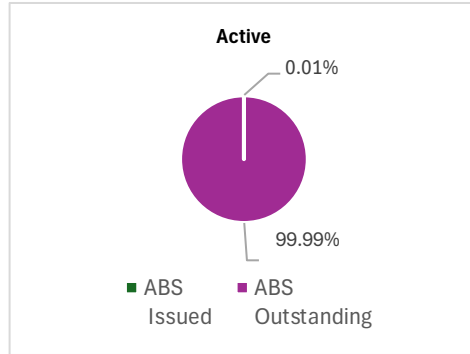
Total	Rejected	Outstanding	Review Board	Accepted	Processed
20	7	0	1	12	0

Accepted	
Unprocessed	Processed
12	0

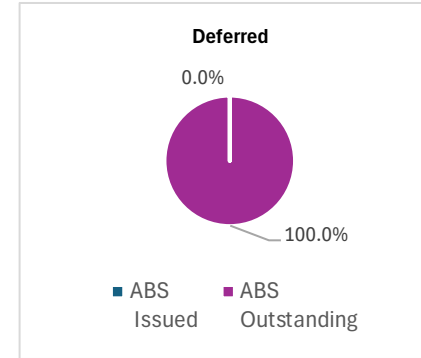


Remedy ABS (Active & Deferred) / RPSS AA

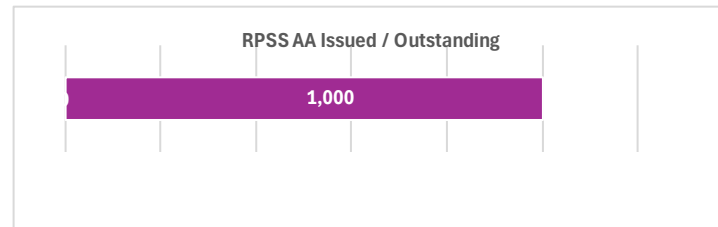
Active	
ABS Issued	ABS Outstanding
5	35,532



Deferred	
ABS Issued	ABS Outstanding
0	4,427

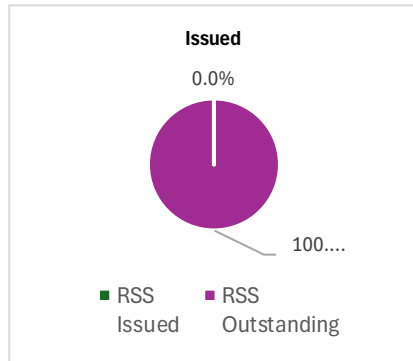


RPSS AA	
RPSS AA Issued	RPSS AA Outstanding
0	1,000

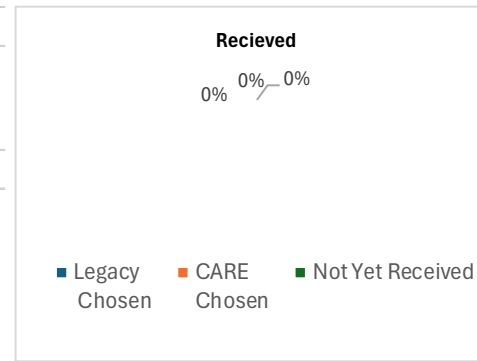


Immediate Choice (Issued & Received)

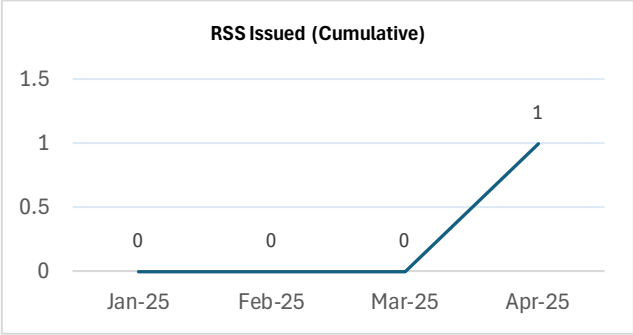
Issued	
RSS Issued	RSS Outstanding
0	17,000



Received		
Legacy Chosen	CARE Chosen	Not Yet Received
0	0	0



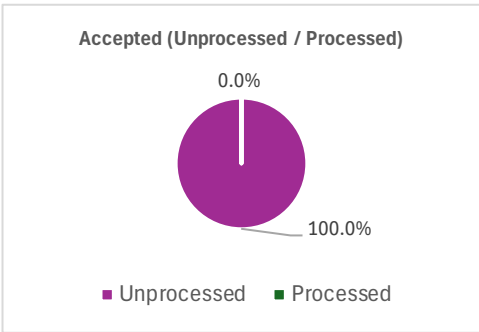
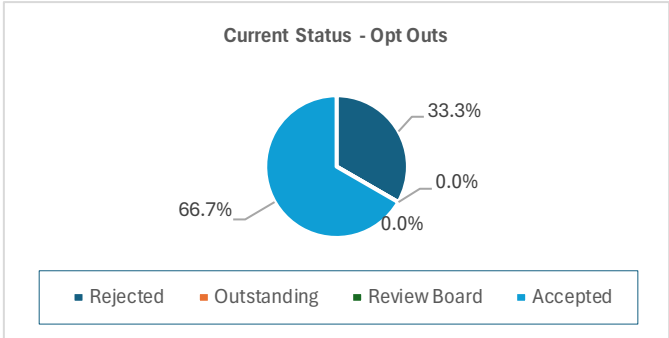
Deferred Choice (Issued)



Contingent Decision

Total	Rejected	Outstanding	Review Board	Accepted	Processed
3	1	0	0	2	0

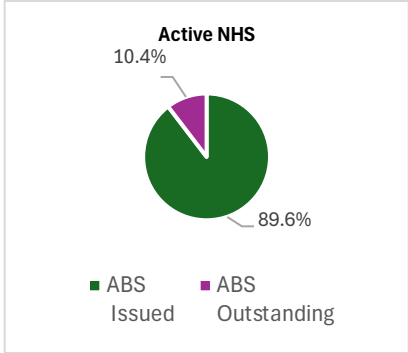
Accepted	
Unprocessed	Processed
2	0



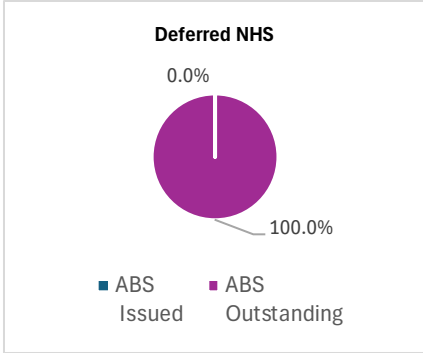
REMEDY DASHBOARDS – 16 JUNE 2025

Remedy ABS (Active & Deferred) / RPSS AA

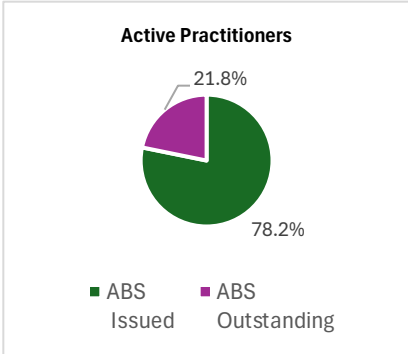
Active NHS	
ABS Issued	ABS Outstanding
59,000	6,837



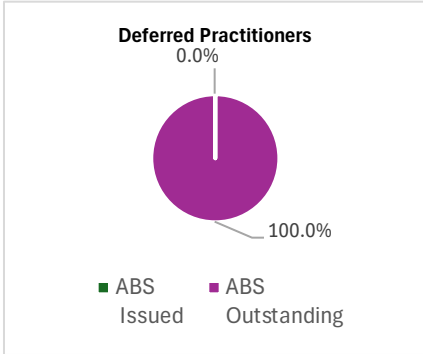
Deferred NHS	
ABS Issued	ABS Outstanding
0	11,227



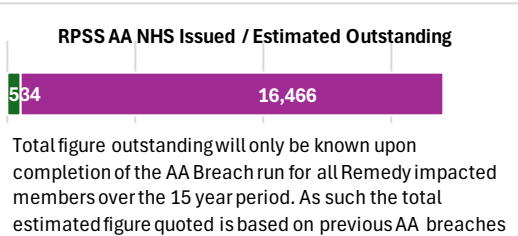
Active Practitioners	
ABS Issued	ABS Outstanding
4,264	1,189



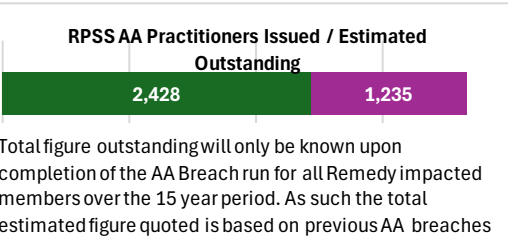
Deferred Practitioners	
ABS Issued	ABS Outstanding
0	961



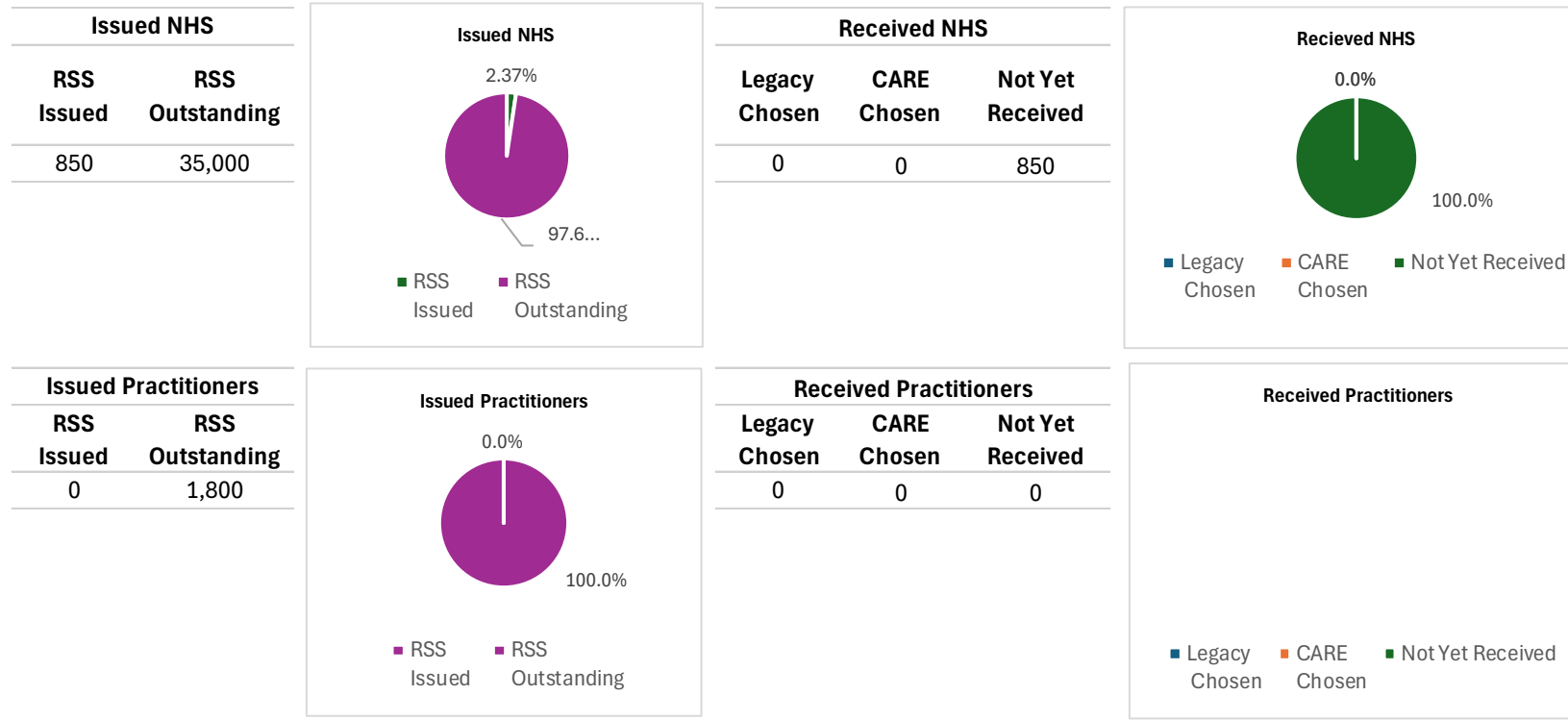
RPSS AA NHS	
RPSS AA Issued	RPSS AA Estimated Outstanding
534	16,466



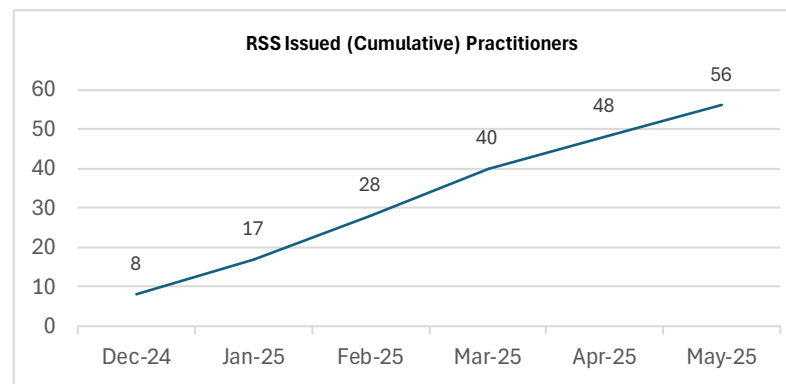
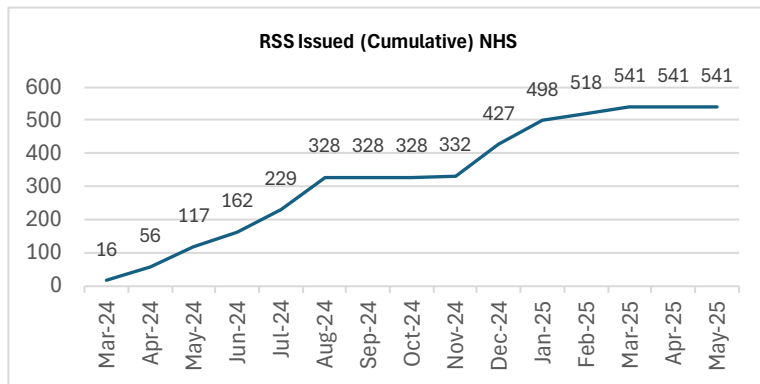
RPSS AA Practitioners	
RPSS AA Issued	RPSS AA Estimated Outstanding
2,428	1,235



Immediate Choice (Issued & Received)



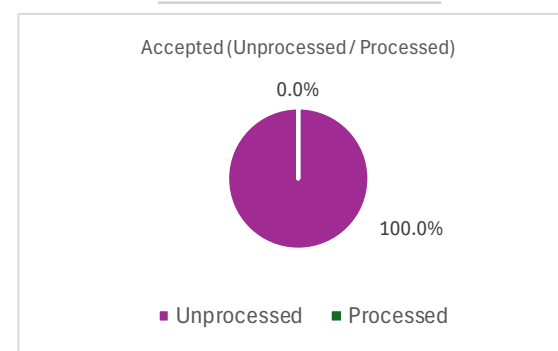
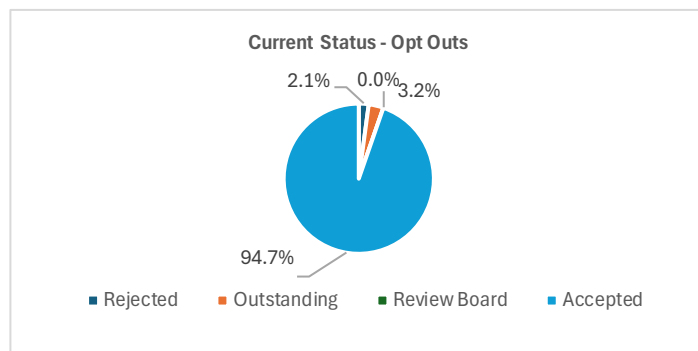
Deferred Choice (Issued)



Contingent Decision

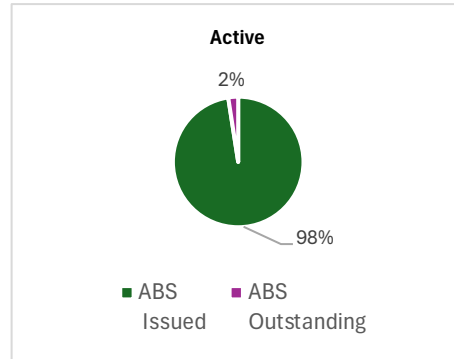
Total	Rejected	Outstanding	Review Board	Accepted	Processed
94	2	3	0	89	0

Accepted	
Unprocessed	Processed
89	0

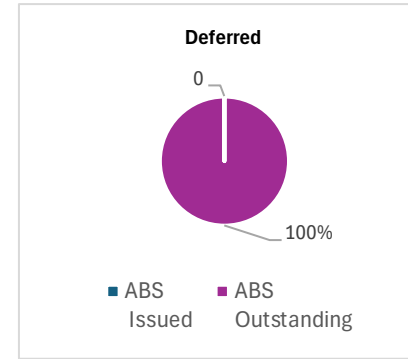


Remedy ABS (Active & Deferred) / RPSS AA

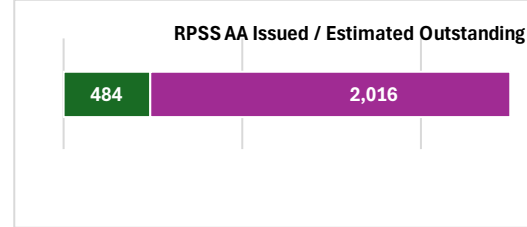
Active	
ABS Issued	ABS Outstanding
7,970	200



Deferred	
ABS Issued	ABS Outstanding
0	1,846



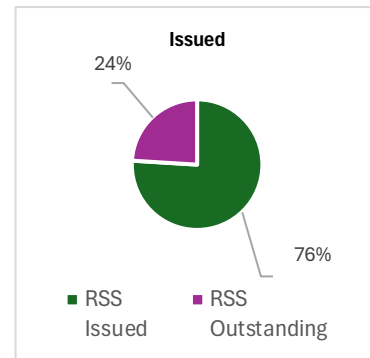
RPSS AA	
RPSS AA Issued	RPSS AA Estimated Outstanding
484	2,016



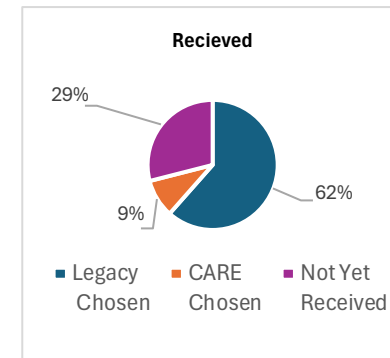
Total figure outstanding will only be known upon completion of the AA Breach run for all Remedy impacted members over the 15 year period. As such the total estimated figure quoted is based on previous AA breaches

Immediate Choice (Issued & Received)

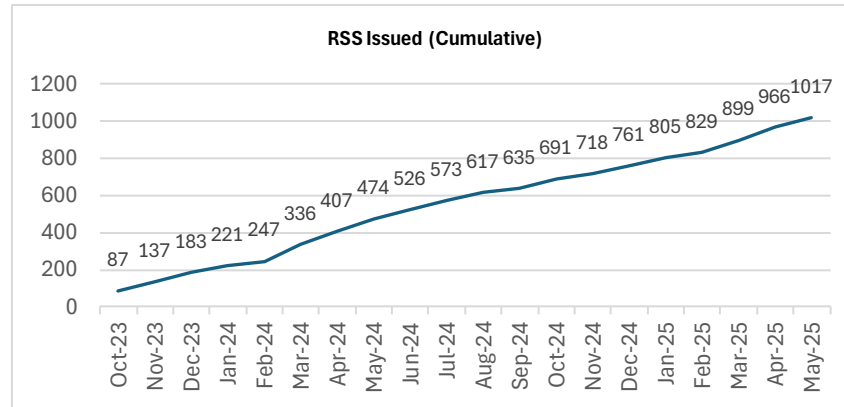
Issued	
RSS Issued	RSS Outstanding
3,979	1,258



Received		
Legacy Chosen	CARE Chosen	Not Yet Received
2,448	378	1,153



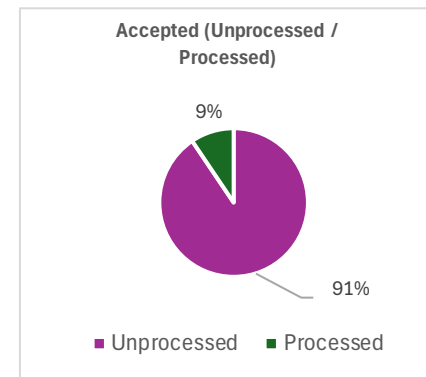
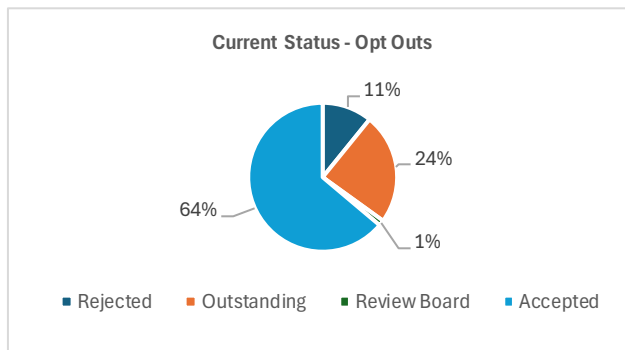
Deferred Choice (Issued)



Contingent Decision

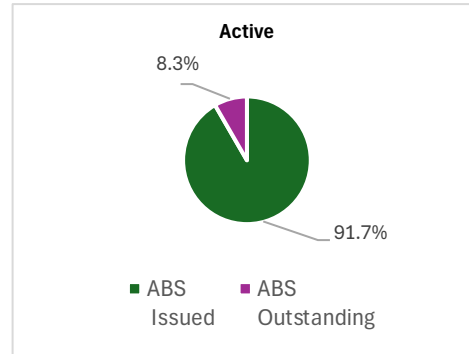
Total	Rejected	Outstanding	Review Board	Accepted	Processed
83	9	20	1	53	5

Accepted	
Unprocessed	Processed
48	5

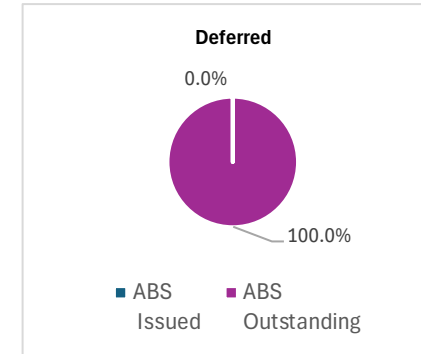


Remedy ABS (Active & Deferred) / RPSS AA

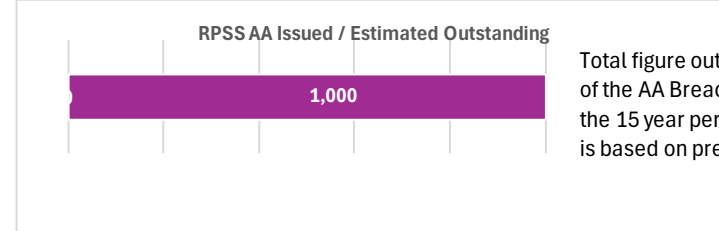
Active	
ABS Issued	ABS Outstanding
31,428	2,861



Deferred	
ABS Issued	ABS Outstanding
0	4,427



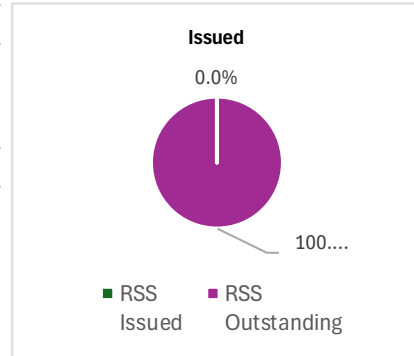
RPSS AA	
RPSS AA Issued	RPSS AA Estimated Outstanding
0	1,000



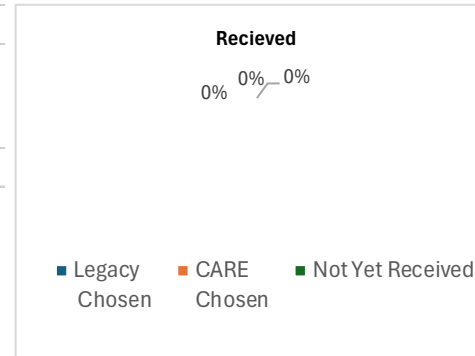
Total figure outstanding will only be known upon completion of the AA Breach run for all Remedy impacted members over the 15 year period. As such the total estimated figure quoted is based on previous AA breaches

Immediate Choice (Issued & Received)

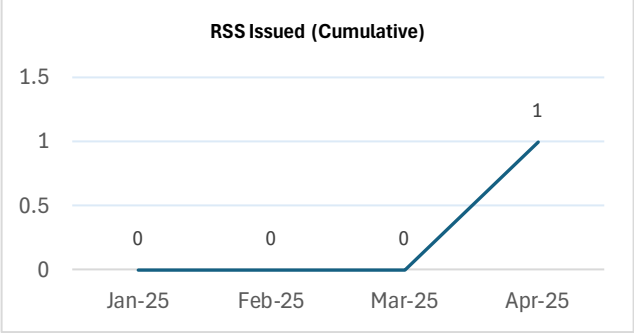
Issued	
RSS Issued	RSS Outstanding
0	17,000



Received		
Legacy Chosen	CARE Chosen	Not Yet Received
0	0	0



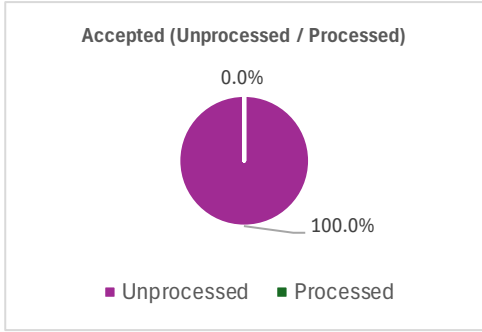
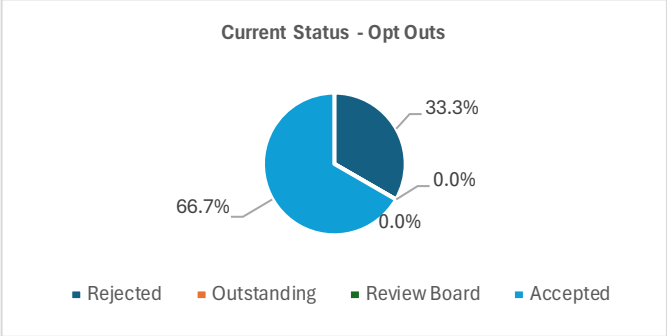
Deferred Choice (Issued)



Contingent Decision

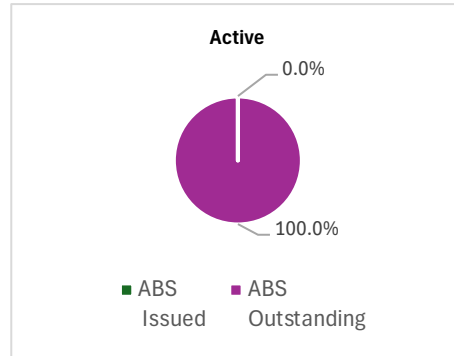
Total	Rejected	Outstanding	Review Board	Accepted	Processed
3	1	0	0	2	0

Accepted	
Unprocessed	Processed
2	0

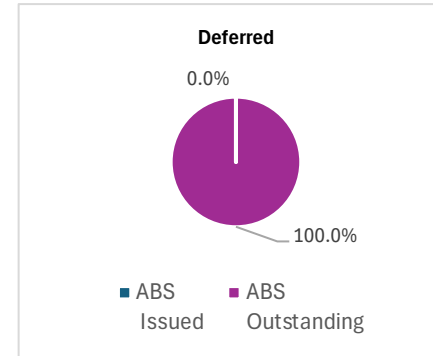


Remedy ABS (Active & Deferred) / RPSS AA

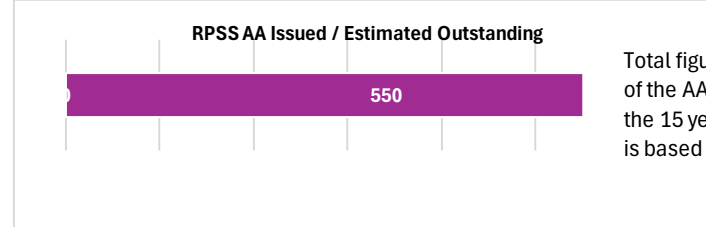
Active	
ABS Issued	ABS Outstanding
0	2,819



Deferred	
ABS Issued	ABS Outstanding
0	1,072



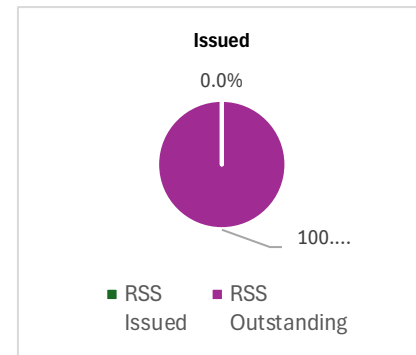
RPSS AA	
RPSS AA Issued	RPSS AA Estimated Outstanding
0	550



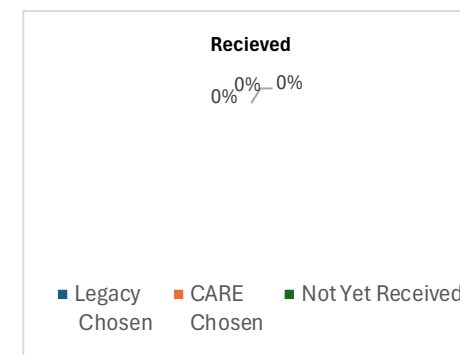
Total figure outstanding will only be known upon completion of the AA Breach run for all Remedy impacted members over the 15 year period. As such the total estimated figure quoted is based on previous AA breaches

Immediate Choice (Issued & Received)

Issued	
RSS Issued	RSS Outstanding
0	2,107

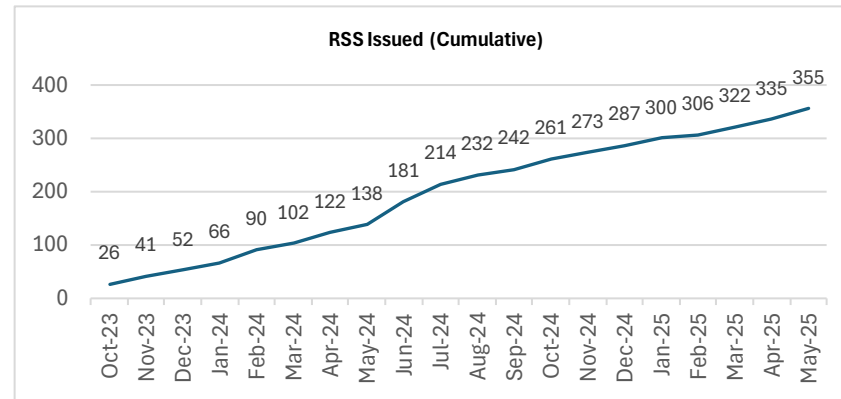


Received		
Legacy Chosen	CARE Chosen	Not Yet Received
0	0	0



Remedy Fire Scheme Dashboard as at 12/06/2025

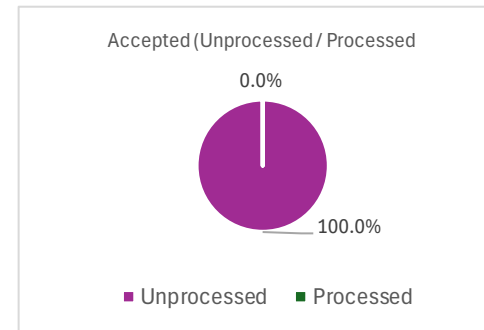
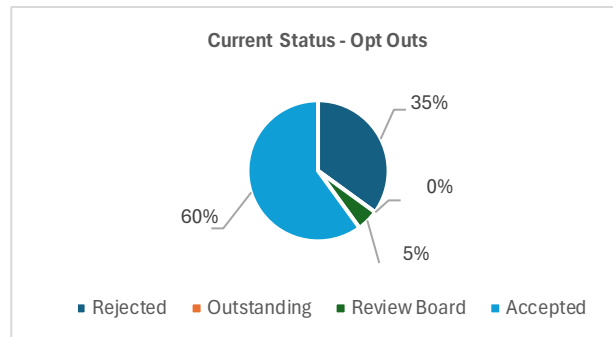
Deferred Choice (Issued)



Contingent Decision

Total	Rejected	Outstanding	Review Board	Accepted	Processed
20	7	0	1	12	0

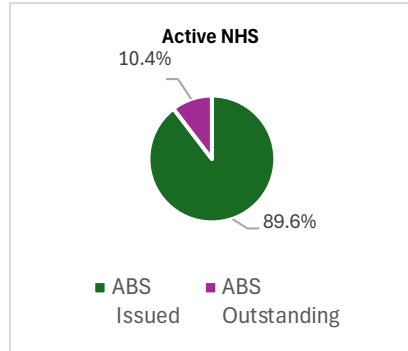
Accepted	
Unprocessed	Processed
12	0



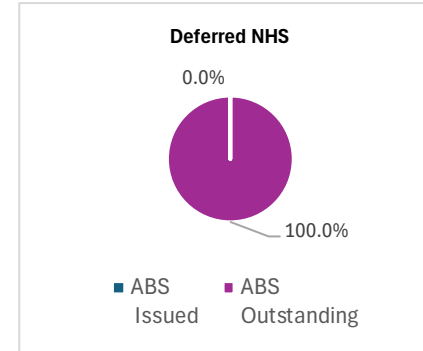
REMEDY DASHBOARDS – 11 JULY 2025

Remedy ABS (Active & Deferred) / RPSS AA

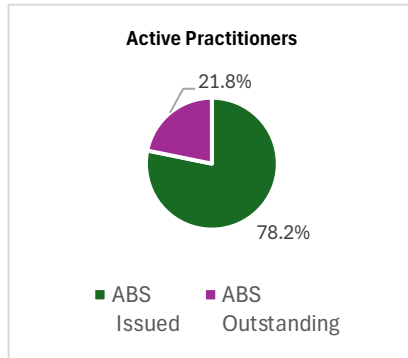
Active NHS	
ABS Issued	ABS Outstanding
59,000	6,837



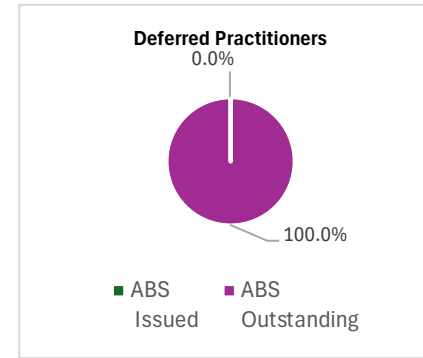
Deferred NHS	
ABS Issued	ABS Outstanding
0	11,227



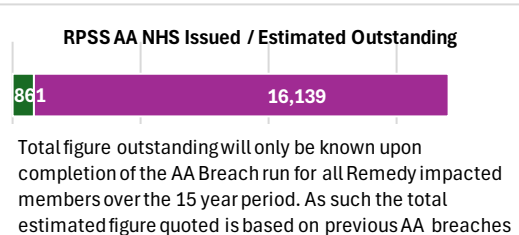
Active Practitioners	
ABS Issued	ABS Outstanding
4,264	1,189



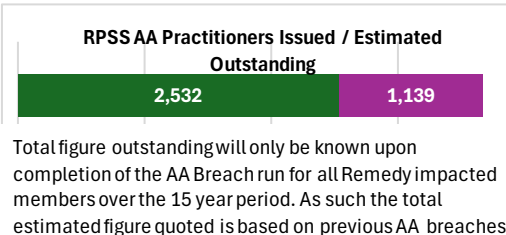
Deferred Practitioners	
ABS Issued	ABS Outstanding
0	961



RPSS AA NHS	
RPSS AA Issued	RPSS AA Estimated Outstanding
861	16,139



RPSS AA Practitioners	
RPSS AA Issued	RPSS AA Estimated Outstanding
2,532	1,139



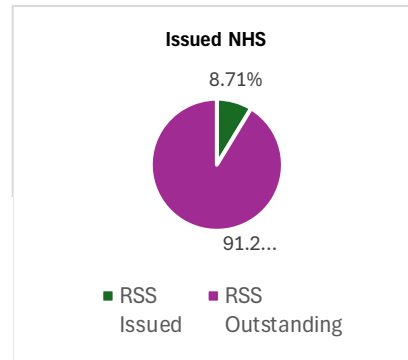
Remedy NHS Scheme Dashboard as at 11/07/2025

Immediate Choice (Issued & Received)

Issued NHS

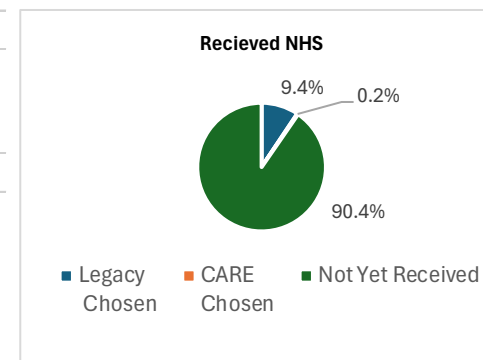
RSS Issued	RSS Outstanding
3,338	35,000

Please note the overall number of RSS Outstanding does not include members who retired since October 2023 and have not yet been issued with an RSS.



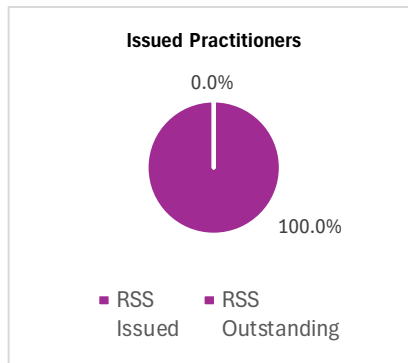
Received NHS

Legacy Chosen	CARE Chosen	Not Yet Received
313	8	3,017



Issued Practitioners

RSS Issued	RSS Outstanding
0	1,800

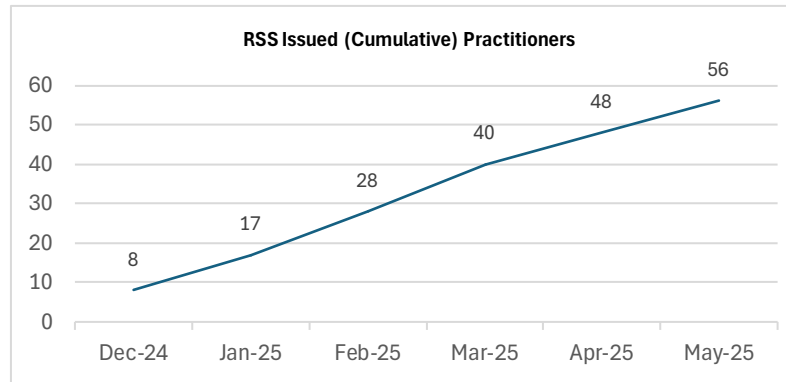
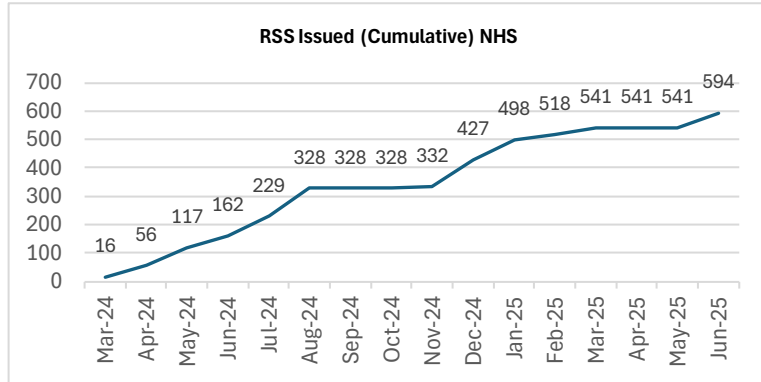


Received Practitioners

Legacy Chosen	CARE Chosen	Not Yet Received
0	0	0



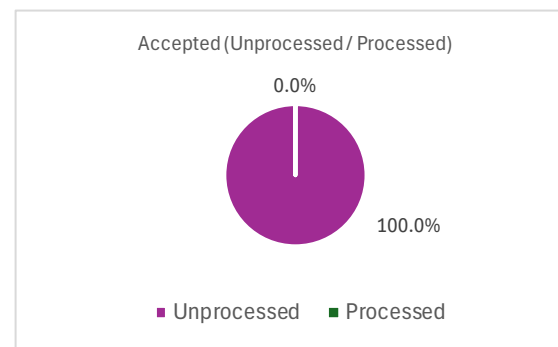
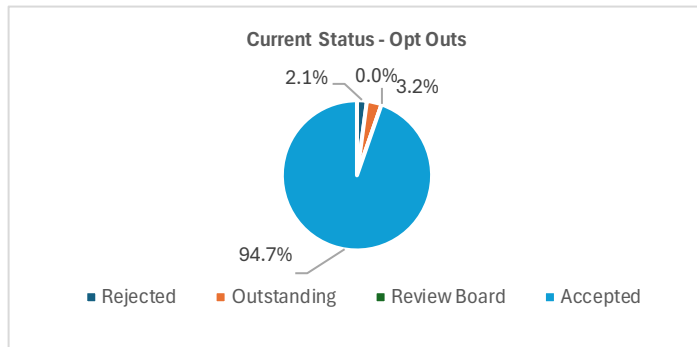
Deferred Choice (Issued)



Contingent Decision

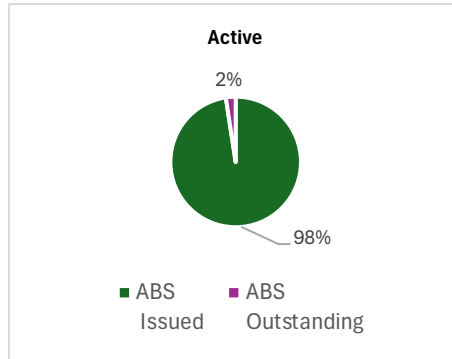
Total	Rejected	Outstanding	Review Board	Accepted	Processed
94	2	3	0	89	0

Accepted	
Unprocessed	Processed
89	0

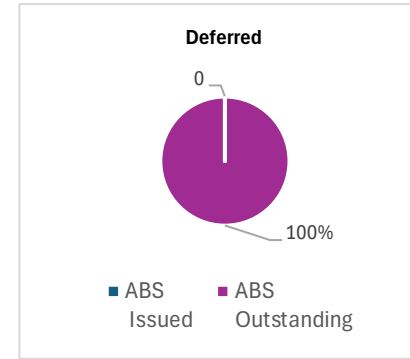


Remedy ABS (Active & Deferred) / RPSS AA

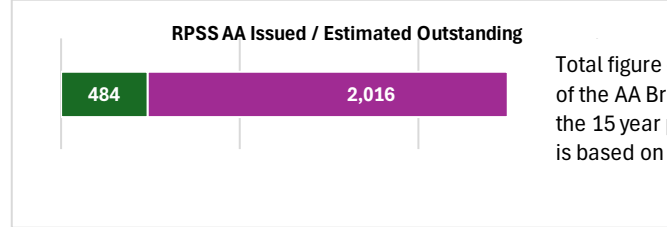
Active	
ABS Issued	ABS Outstanding
7,970	198



Deferred	
ABS Issued	ABS Outstanding
0	1,846



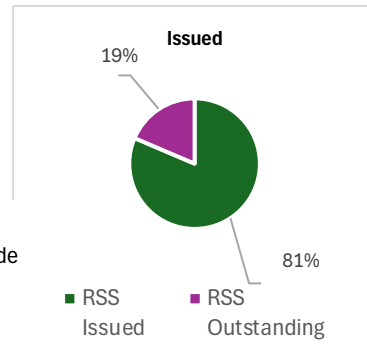
RPSS AA	
RPSS AA Issued	RPSS AA Estimated Outstanding
484	2,016



Total figure outstanding will only be known upon completion of the AA Breach run for all Remedy impacted members over the 15 year period. As such the total estimated figure quoted is based on previous AA breaches

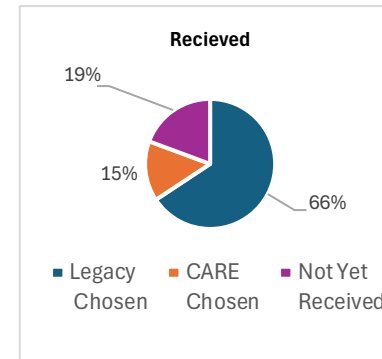
Immediate Choice (Issued & Received)

Issued	
RSS Issued	RSS Outstanding
4,392	1,003

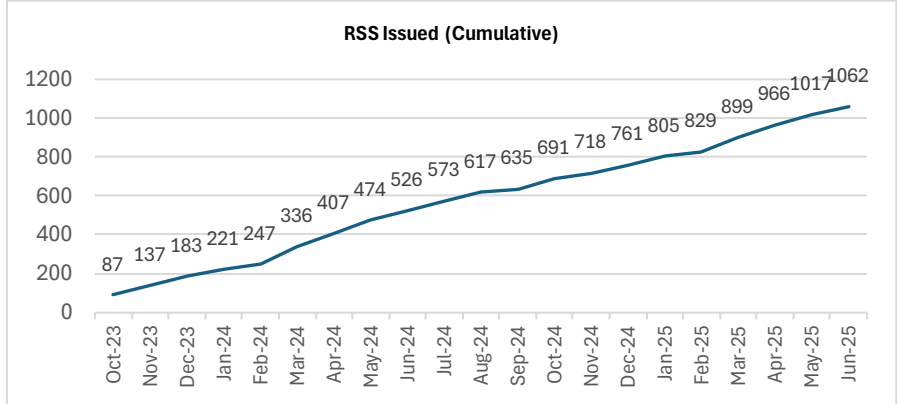


The overall total has increased. Following a review we now include deceased members who would have been Remedy impacted

Received		
Legacy Chosen	CARE Chosen	Not Yet Received
2,886	656	850



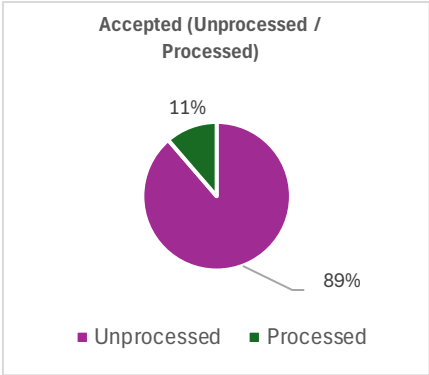
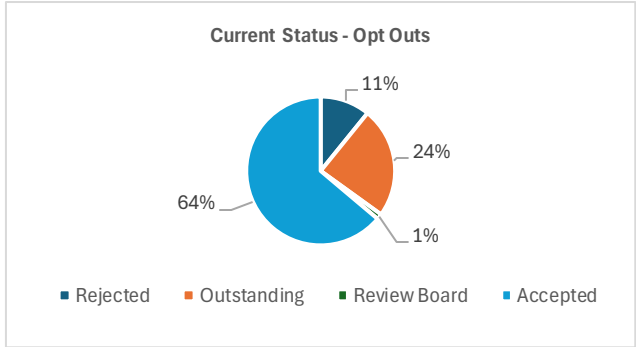
Deferred Choice (Issued)



Contingent Decision

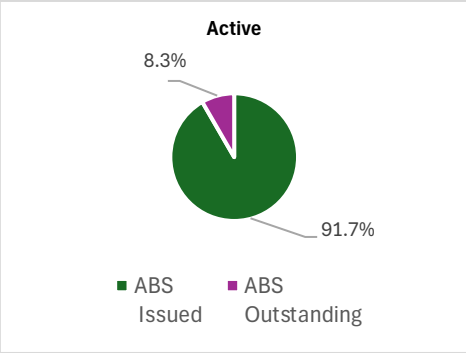
Total	Rejected	Outstanding	Review Board	Accepted	Processed
83	9	20	1	53	6

Accepted	
Unprocessed	Processed
47	6

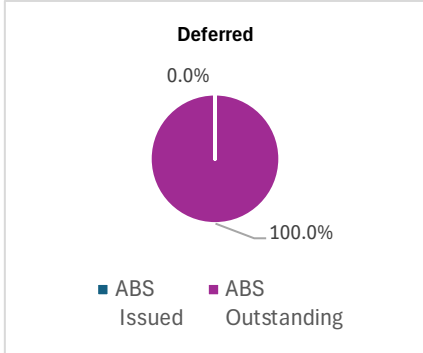


Remedy ABS (Active & Deferred) / RPSS AA

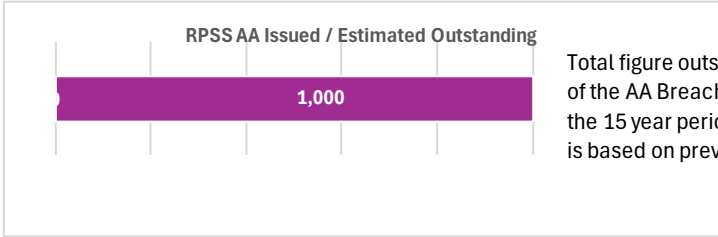
Active	
ABS Issued	ABS Outstanding
31,428	2,861



Deferred	
ABS Issued	ABS Outstanding
0	4,427



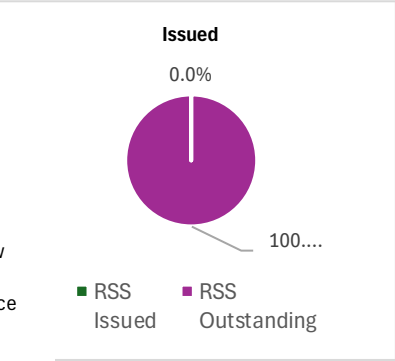
RPSS AA	
RPSS AA Issued	RPSS AA Estimated Outstanding
0	1,000



Total figure outstanding will only be known upon completion of the AA Breach run for all Remedy impacted members over the 15 year period. As such the total estimated figure quoted is based on previous AA breaches

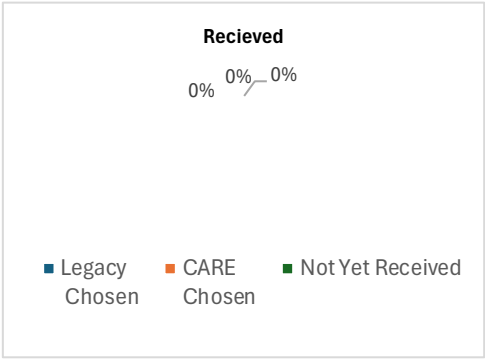
Immediate Choice (Issued & Received)

Issued	
RSS Issued	RSS Outstanding
0	21,382

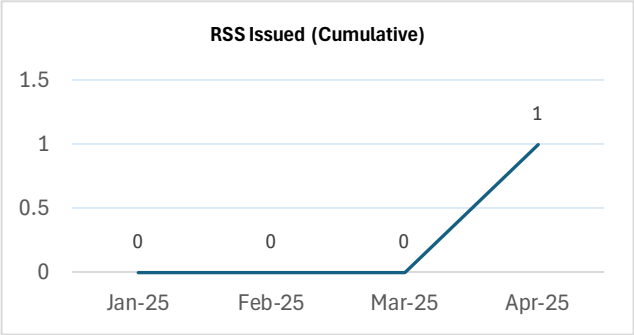


The overall RSS Outstanding has increased by 4,382 as the number now includes those individuals who are in scope of Remedy who have retired since October 2023 and have not yet been issued with an RSS.

Received		
Legacy Chosen	CARE Chosen	Not Yet Received
0	0	0



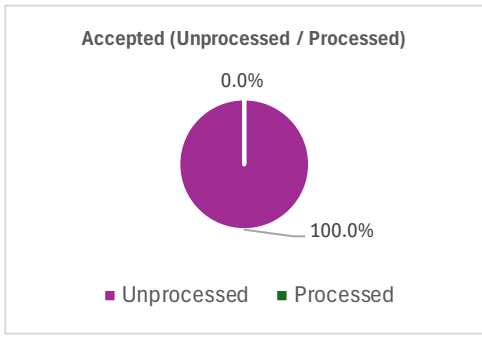
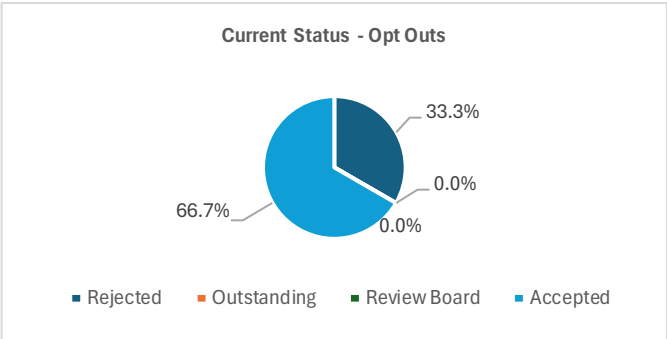
Deferred Choice (Issued)



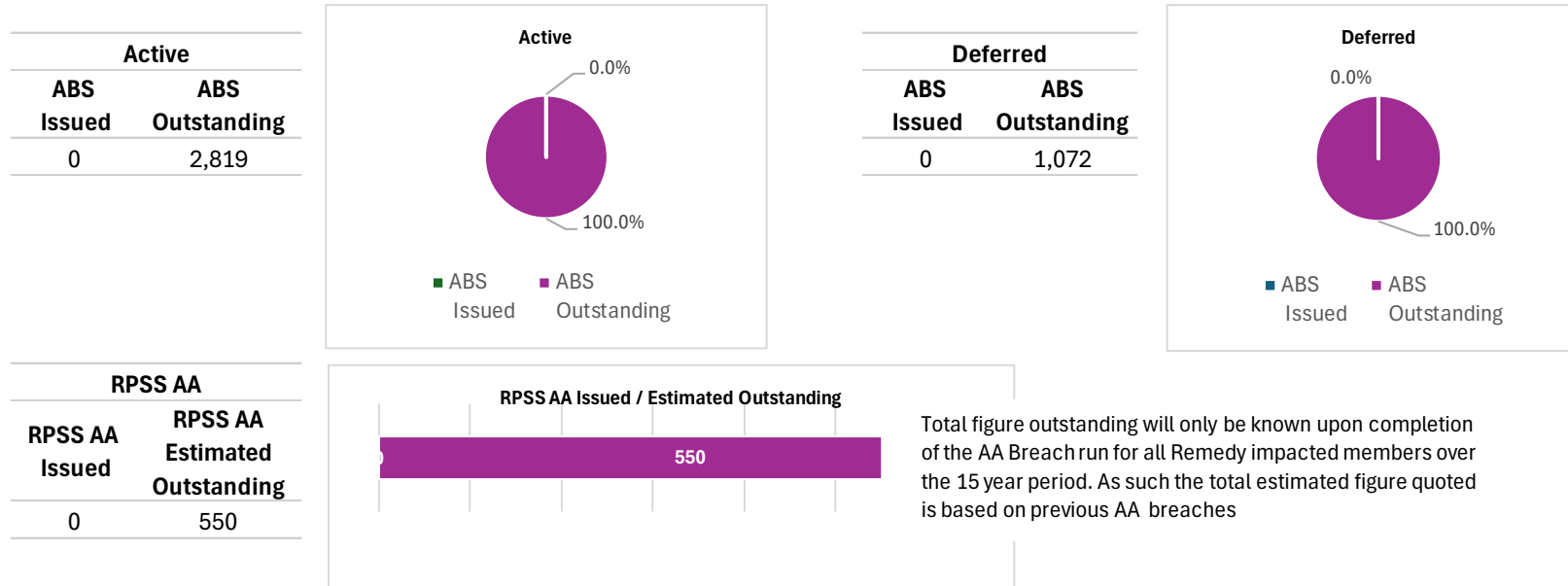
Contingent Decision

Total	Rejected	Outstanding	Review Board	Accepted	Processed
3	1	0	0	2	0

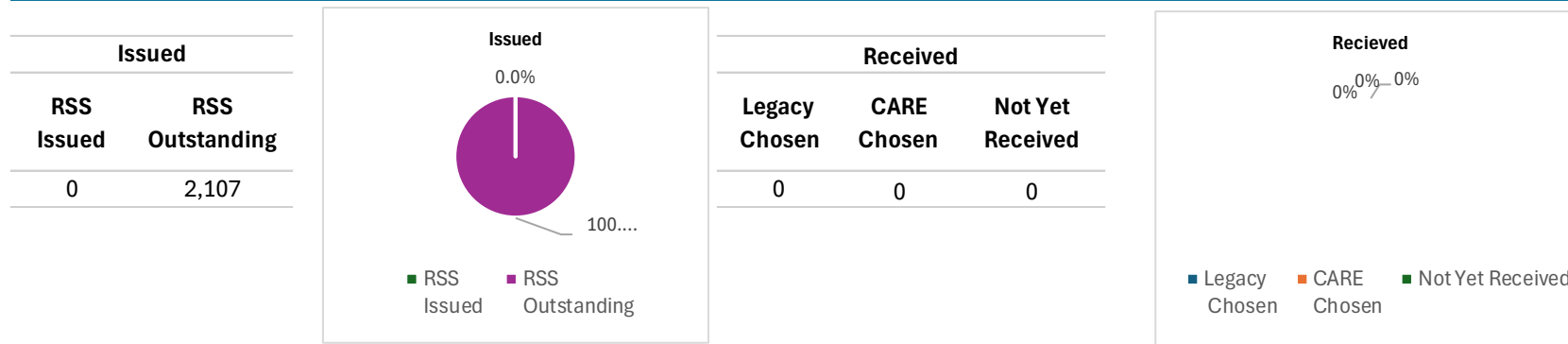
Accepted	
Unprocessed	Processed
2	0



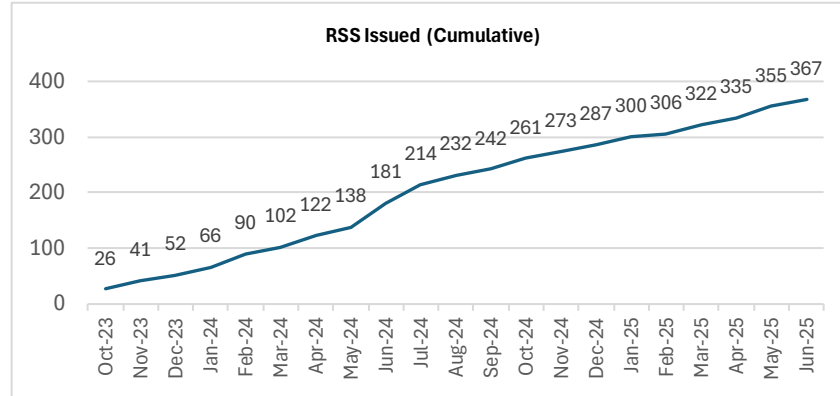
Remedy ABS (Active & Deferred) / RPSS AA



Immediate Choice (Issued & Received)



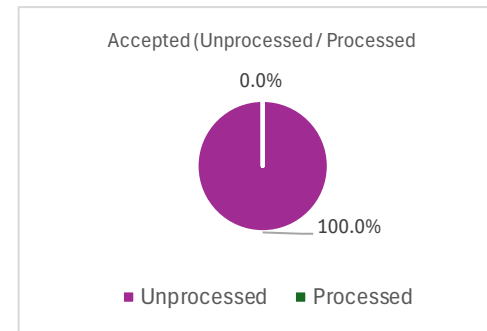
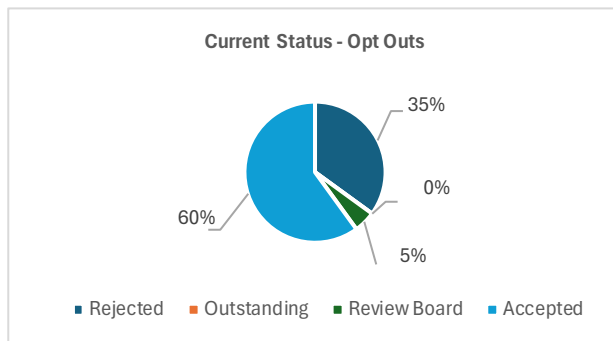
Deferred Choice (Issued)



Contingent Decision

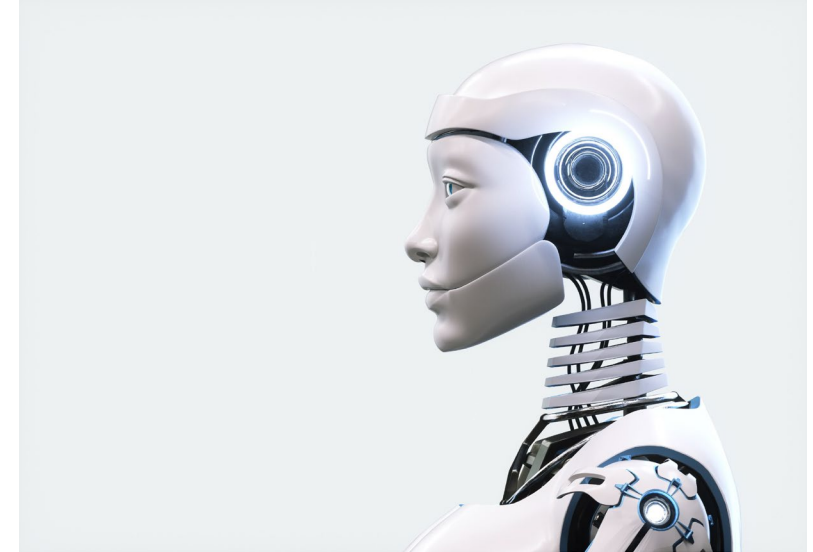
Total	Rejected	Outstanding	Review Board	Accepted	Processed
20	7	0	1	12	0

Accepted	
Unprocessed	Processed
12	0



Last 6 Months

- **Bereavement Letters & Tray Management Revamp**
Improved communication with members and introduced robust workflows, including critical calculation fixes.
- **Pass/Fail Functionality for Pension Officers Risk-Based Checks**
Streamlined approvals and strengthened our **Risk-Based Checks** model.
- **Automation for Remedy Immediate Choice RSS**
Reduced manual effort and accelerated processing times.
- **Enhanced KPI Metrics in Altair Tasks**
Introduced **RAG (Red-Amber-Green)** tracking to better visualise and manage performance.
- **MSS Portal Enhancements**
 - Improved member experience in remedy contribution decisions.
 - Removed need for manual indexing and notifications.



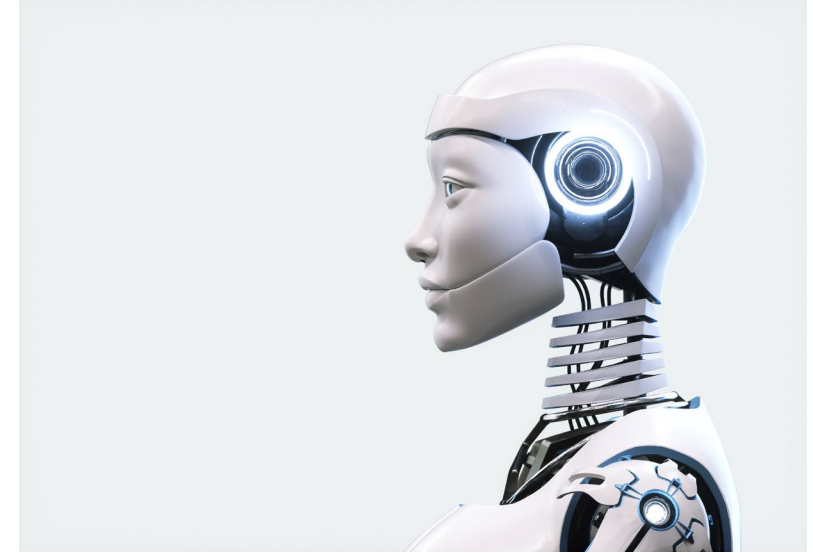
SPPA

Scottish Public
Pensions Agency

Buidheann Peinneanan
Poblach na h-Alba

Next 6 Months

- **Digital Application Forms** (NHS Reducing rework and delay)
- **Improving existing automations** (Reducing refund work in teams by increasing automation of process)
- **Creating an Automation Pipeline** (Opt Out process and Bereavement Balance recoup/repay to be automated)
- **Develop CI Champions**
- **Re-purposing current automations** built for remedy and to be repurposed in BAU new retirements
- **Develop Benefits realised framework** to articulate FTE benefits and aid governance of redirection of resources



SPPA

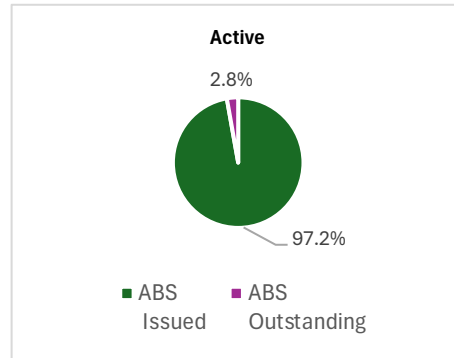
Scottish Public
Pensions Agency

Buidheann Peinneanan
Poblach na h-Alba

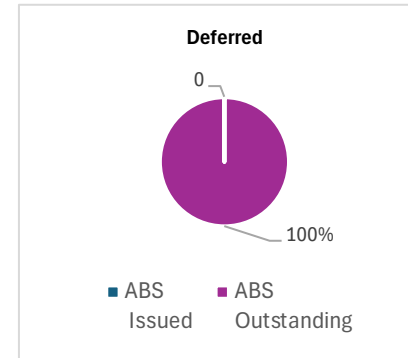
REMEDY DASHBOARDS – 18 SEPTEMBER 2025

Remedy ABS (Active & Deferred) / RPSS AA

Active	
ABS Issued	ABS Outstanding
7,477	215



Deferred	
ABS Issued	ABS Outstanding
0	1,846



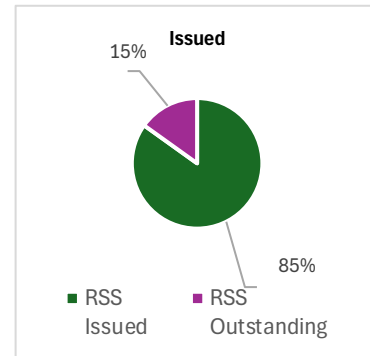
RPSS AA	
RPSS AA Issued	RPSS AA Estimated Outstanding
0	0

RPSS AA Issued / Estimated Outstanding

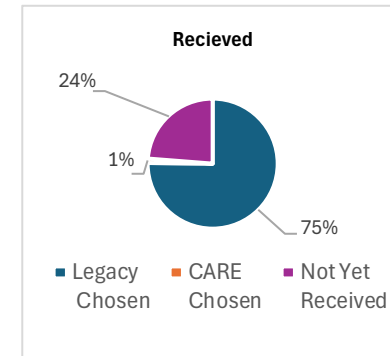
We are in the process of running RPSS and as such we will provide the data on Remedy impacted members after 6th October 2025

Immediate Choice (Issued & Received)

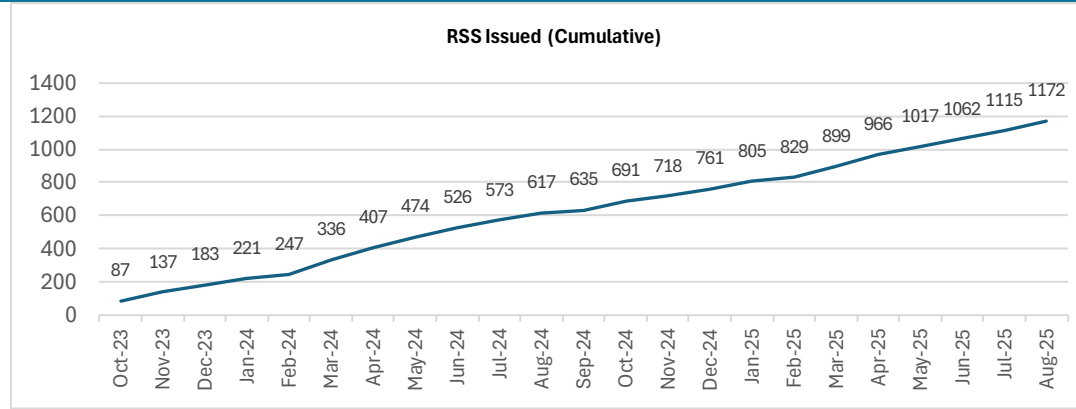
Issued	
RSS Issued	RSS Outstanding
4,580	815



Received		
Legacy Chosen	CARE Chosen	Not Yet Received
3,442	50	1,088



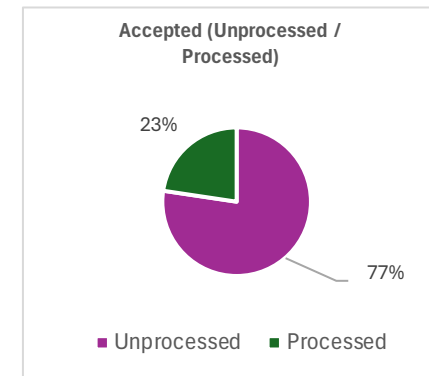
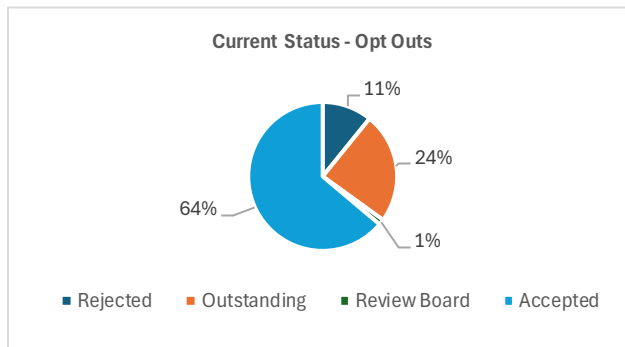
Deferred Choice (Issued)



Contingent Decision

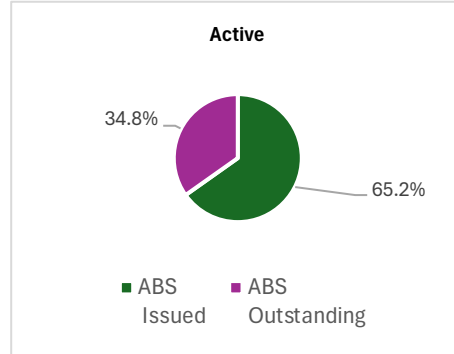
Total	Rejected	Outstanding	Review Board	Accepted	Processed
83	9	20	1	53	12

Accepted	
Unprocessed	Processed
41	12

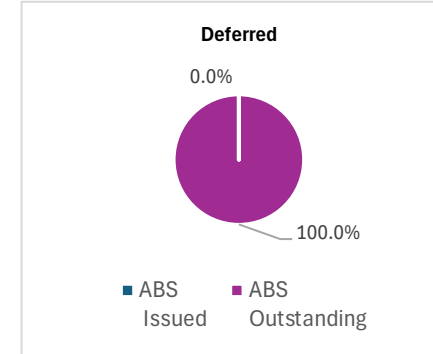


Remedy ABS (Active & Deferred) / RPSS AA

Active	
ABS Issued	ABS Outstanding
1,450	774



Deferred	
ABS Issued	ABS Outstanding
0	1,072



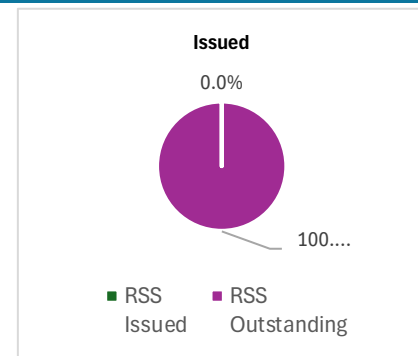
RPSS AA	
RPSS AA Issued	RPSS AA Estimated Outstanding
0	0

RPSS AA Issued / Estimated Outstanding

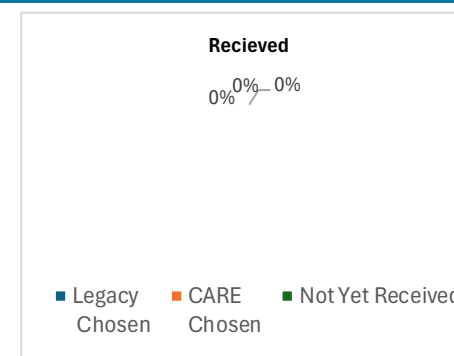
We are in the process of running RPSS and as such we will provide the data on Remedy impacted members after 6th October 2025

Immediate Choice (Issued & Received)

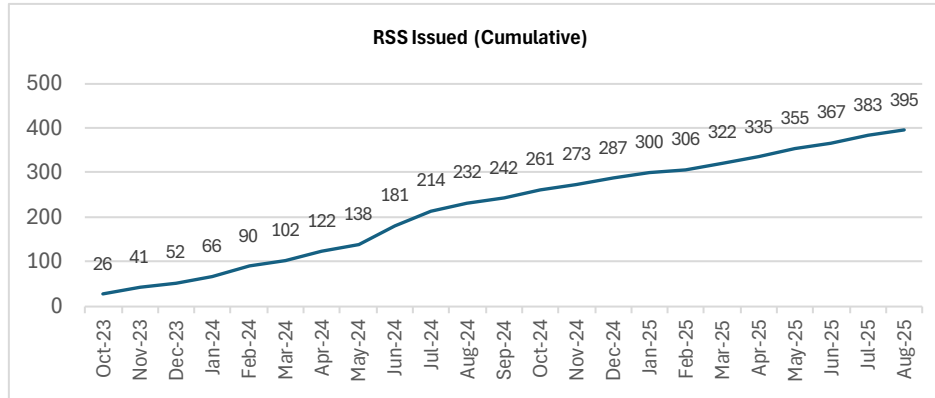
Issued	
RSS Issued	RSS Outstanding
0	2,107



Received		
Legacy Chosen	CARE Chosen	Not Yet Received
0	0	0



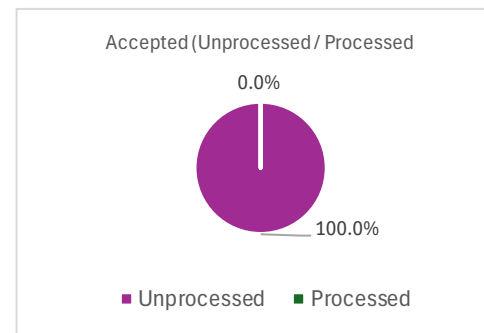
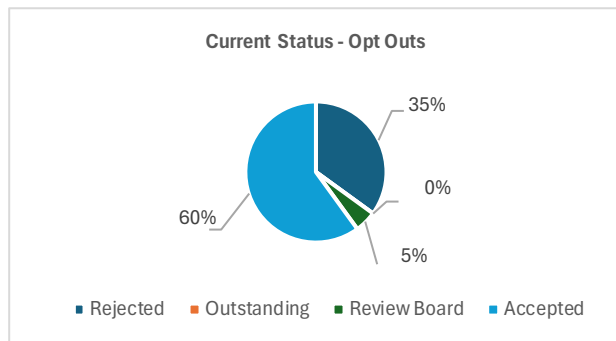
Deferred Choice (Issued)



Contingent Decision

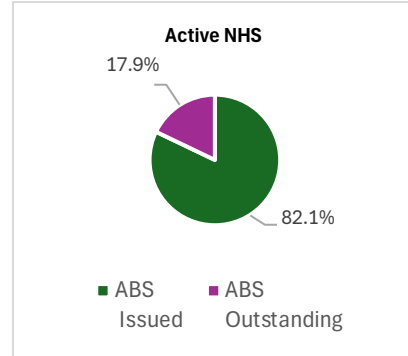
Total	Rejected	Outstanding	Review Board	Accepted	Processed
20	7	0	1	12	0

Accepted	
Unprocessed	Processed
12	0

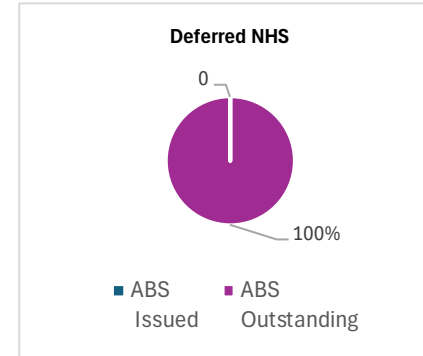


Remedy ABS (Active & Deferred) / RPSS AA

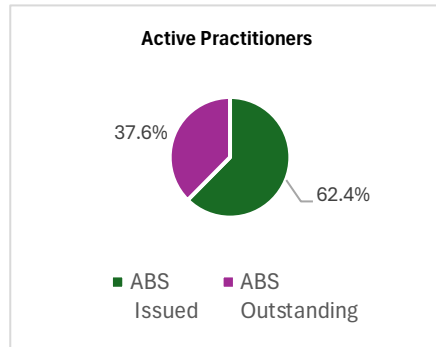
Active NHS	
ABS Issued	ABS Outstanding
51,357	11,194



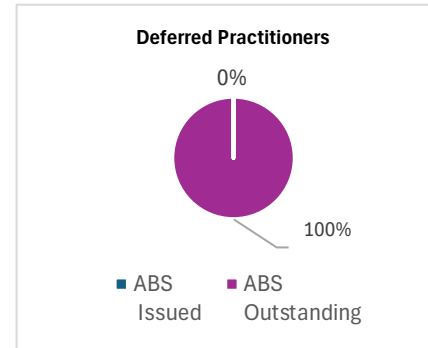
Deferred NHS	
ABS Issued	ABS Outstanding
0	11,227



Active Practitioners	
ABS Issued	ABS Outstanding
3,304	1,989



Deferred Practitioners	
ABS Issued	ABS Outstanding
0	961



RPSS AA NHS	
RPSS AA Issued	RPSS AA Estimated Outstanding
0	0

RPSS AA NHS Issued / Estimated Outstanding

We are in the process of running RPSS and as such we will provide the data on Remedy impacted members after 6th October 2025

RPSS AA Practitioners	
RPSS AA Issued	RPSS AA Estimated Outstanding
0	0

RPSS AA Practitioners Issued / Estimated Outstanding

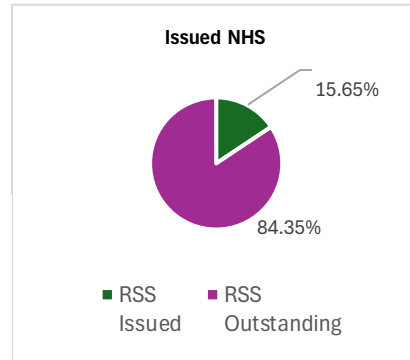
We are in the process of running RPSS and as such we will provide the data on Remedy impacted members after 6th October 2025

Immediate Choice (Issued & Received)

Issued NHS

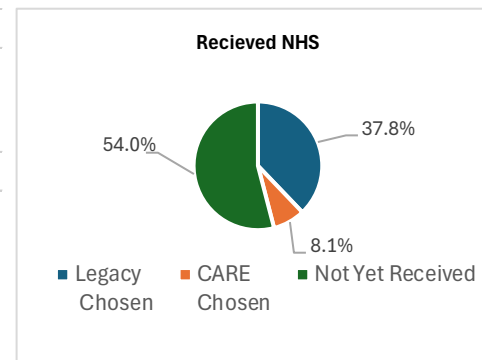
RSS Issued	RSS Outstanding
5,477	29,523

Please note the overall number of RSS Outstanding does not include members who retired since October 2023 and have not yet been issued with an RSS.



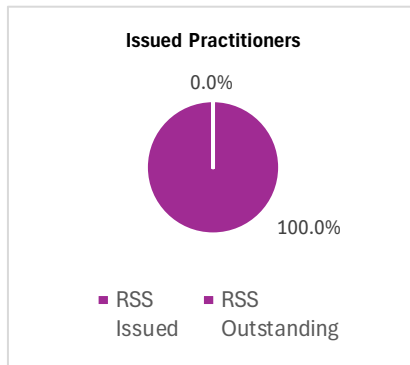
Received NHS

Legacy Chosen	CARE Chosen	Not Yet Received
2,073	444	2,960



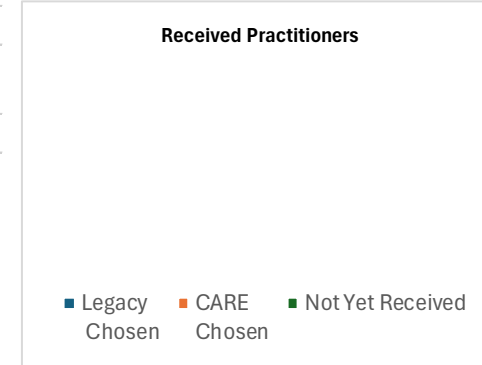
Issued Practitioners

RSS Issued	RSS Outstanding
0	1,800

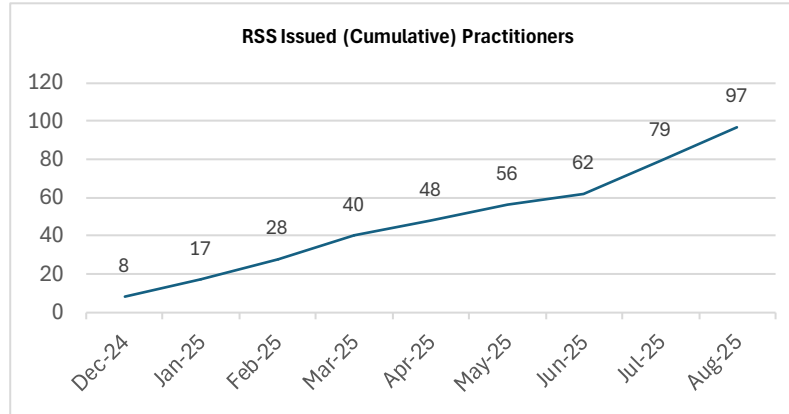
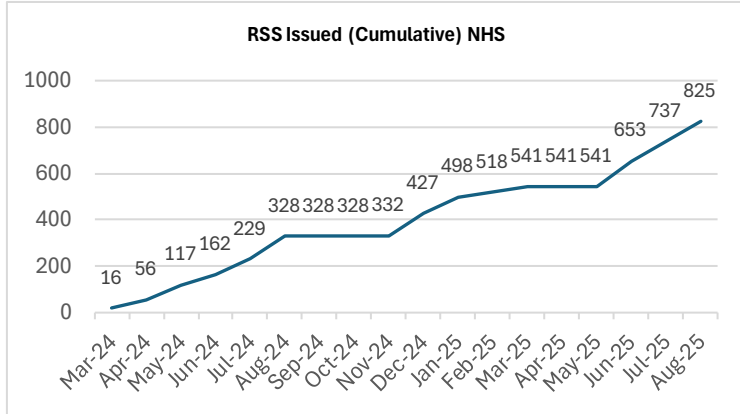


Received Practitioners

Legacy Chosen	CARE Chosen	Not Yet Received
0	0	0



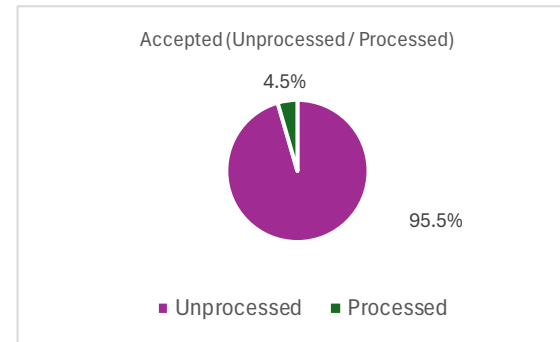
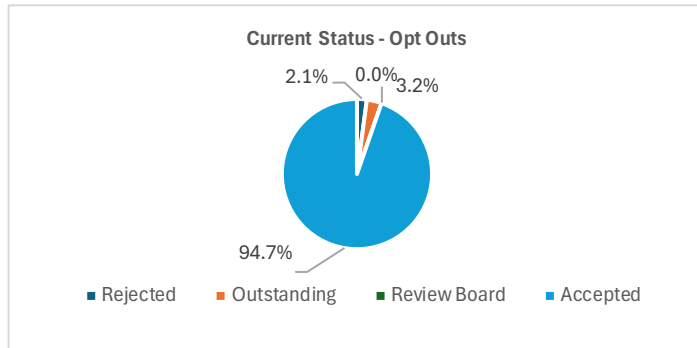
Deferred Choice (Issued)



Contingent Decision

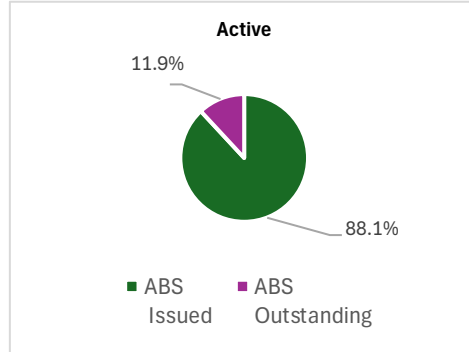
Total	Rejected	Outstanding	Review Board	Accepted	Processed
94	2	3	0	89	4

Accepted	
Unprocessed	Processed
85	4

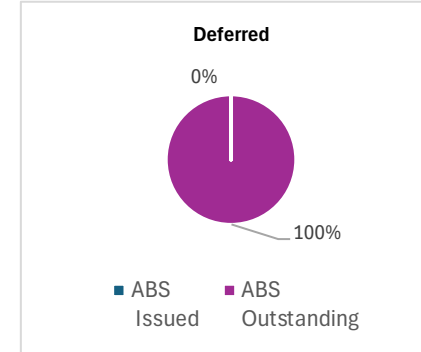


Remedy ABS (Active & Deferred) / RPSS AA

Active	
ABS Issued	ABS Outstanding
27,196	3,675



Deferred	
ABS Issued	ABS Outstanding
0	4,427



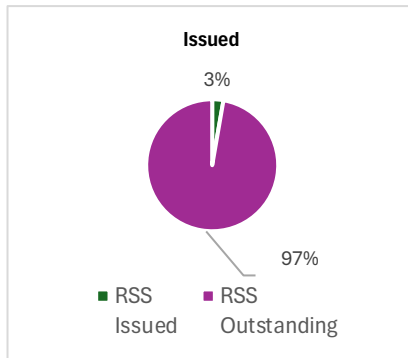
RPSS AA	
RPSS AA Issued	RPSS AA Estimated Outstanding
0	0

RPSSAA Issued / Estimated Outstanding

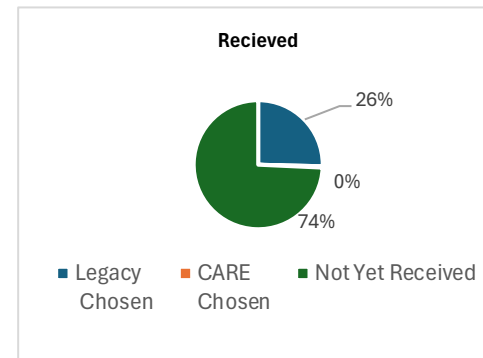
We are in the process of running RPSS and as such we will provide the data on Remedy impacted members after 6th October 2025

Immediate Choice (Issued & Received)

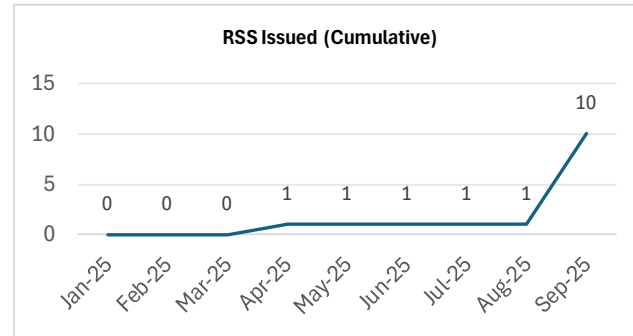
Issued	
RSS Issued	RSS Outstanding
587	20,835



Received		
Legacy Chosen	CARE Chosen	Not Yet Received
149	2	436



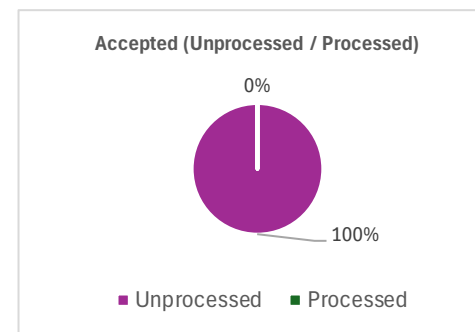
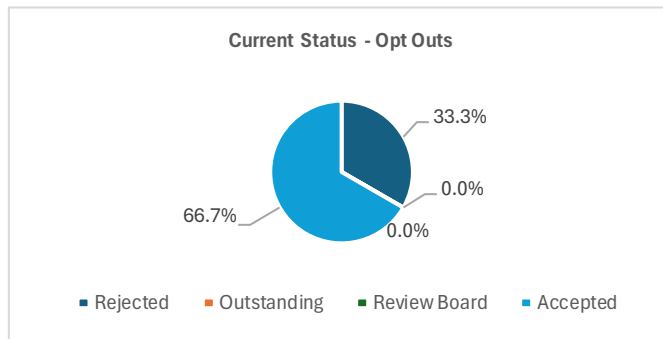
Deferred Choice (Issued)



Contingent Decision

Total	Rejected	Outstanding	Review Board	Accepted	Processed
3	1	0	0	2	0

Accepted	
Unprocessed	Processed
2	0

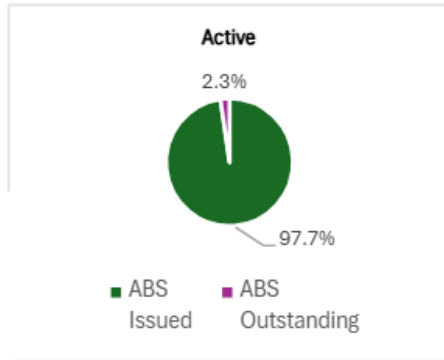


REMEDY DASHBOARDS – 10 NOVEMBER 2025

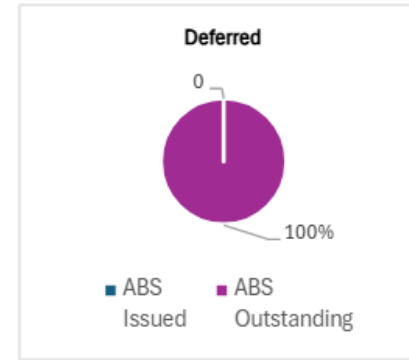
Remedy ABS (Active & Deferred) / RPSS AA

Active	
ABS Issued	ABS Outstanding
7,477	177

The reduction in the outstanding number is as a result of 1 member being identified as non Remedy.



Deferred	
ABS Issued	ABS Outstanding
0	1,846



RPSS AA

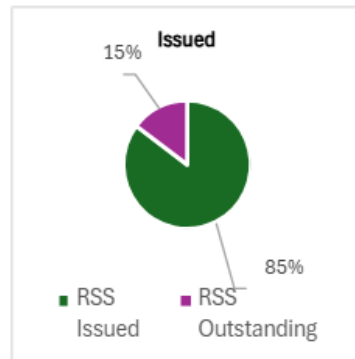
RPSS AA Issued

918

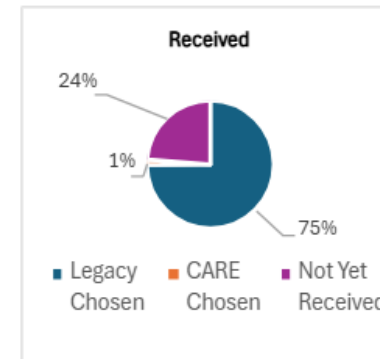
Figure represents the total RPSS issued to date.

Immediate Choice (Issued & Received)

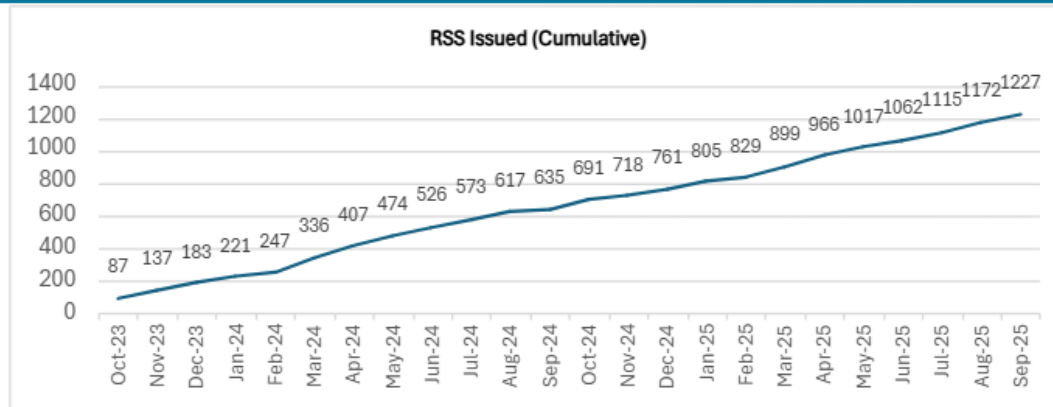
Issued	
RSS Issued	RSS Outstanding
4,601	794



Received		
Legacy Chosen	CARE Chosen	Not Yet Received
3,444	62	1,095



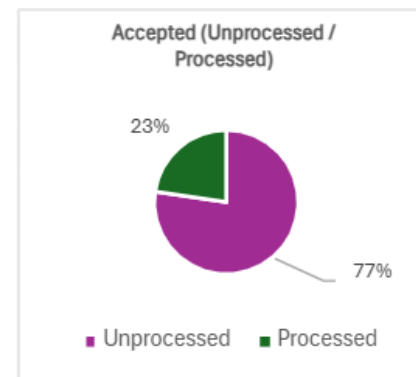
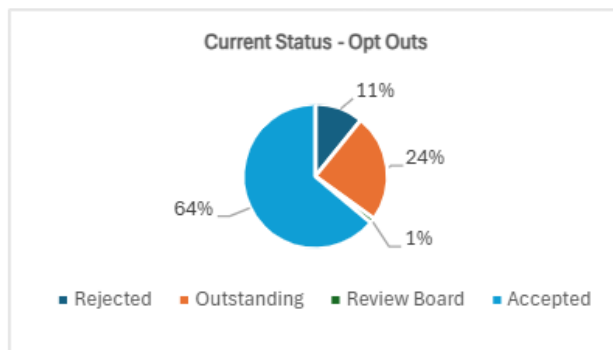
Deferred Choice (Issued)



Contingent Decision

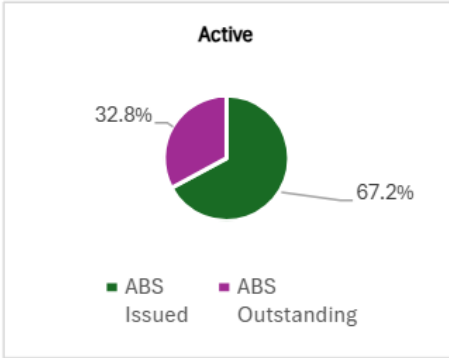
Total	Rejected	Outstanding	Review Board	Accepted	Processed
83	9	20	1	53	12

Accepted	
Unprocessed	Processed
41	12

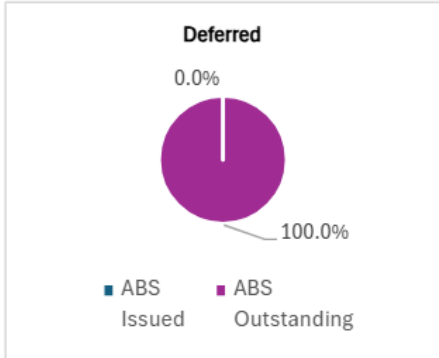


Remedy ABS (Active & Deferred) / RPSS AA

Active	
ABS Issued	ABS Outstanding
1,487	727



Deferred	
ABS Issued	ABS Outstanding
0	1,072

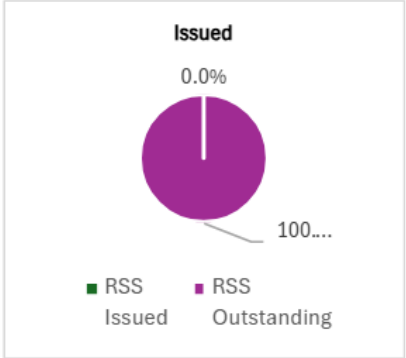


RPSS AA Issued
1

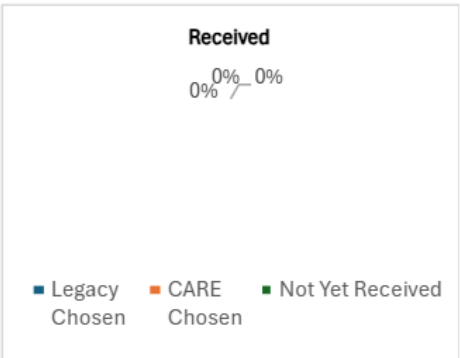
Figure represents the total RPSS issued to date.

Immediate Choice (Issued & Received)

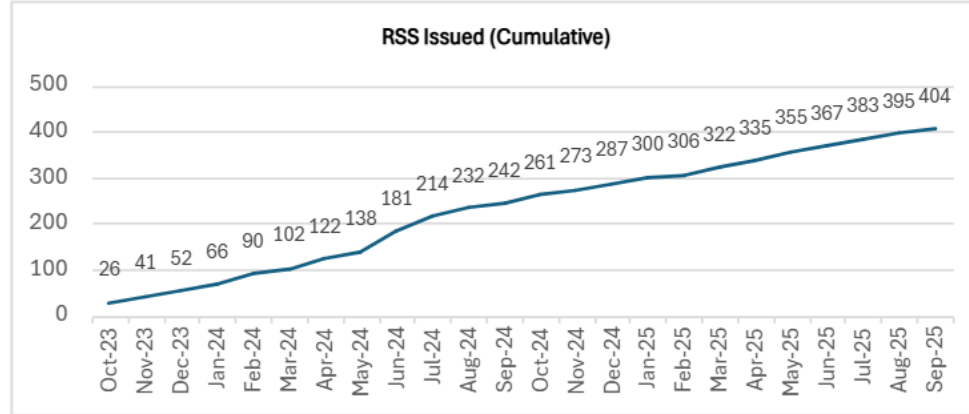
Issued	
RSS Issued	RSS Outstanding
0	1,835



Received		
Legacy Chosen	CARE Chosen	Not Yet Received
0	0	0



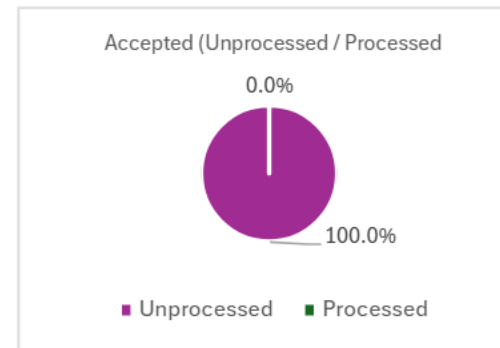
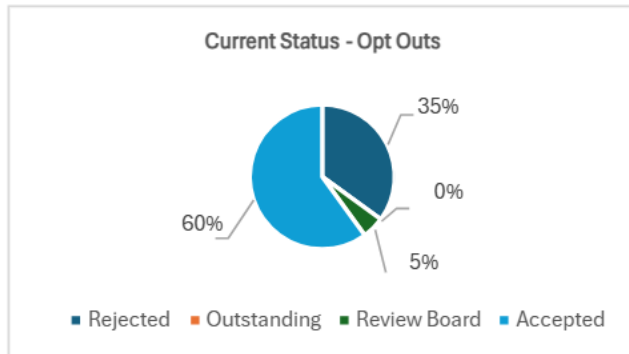
Deferred Choice (Issued)



Contingent Decision

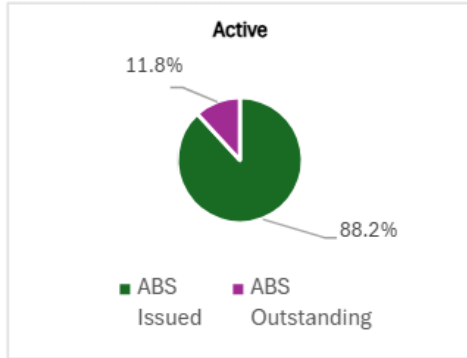
Total	Rejected	Outstanding	Review Board	Accepted	Processed
20	7	0	1	12	0

Accepted	
Unprocessed	Processed
12	0

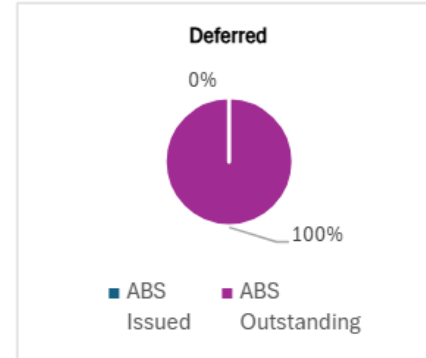


Remedy ABS (Active & Deferred) / RPSS AA

Active	
ABS Issued	ABS Outstanding
27,196	3,652



Deferred	
ABS Issued	ABS Outstanding
0	4,427

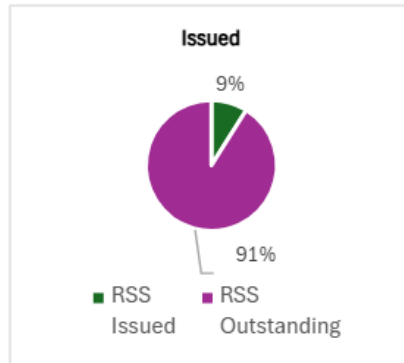


RPSS AA Issued
0

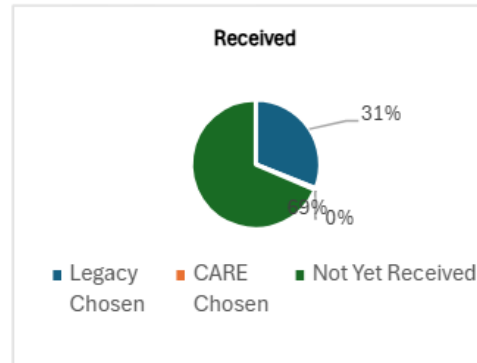
Figure represents the total RPSS issued to date.

Immediate Choice (Issued & Received)

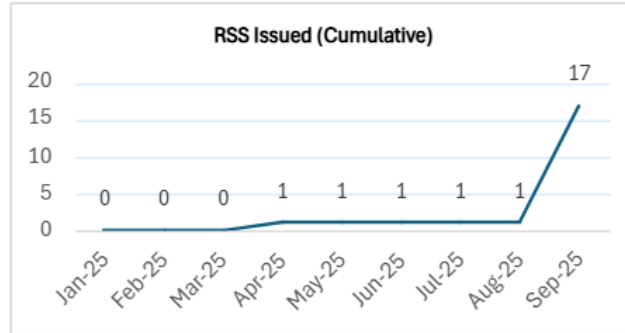
Issued	
RSS Issued	RSS Outstanding
1,918	19,504



Received		
Legacy Chosen	CARE Chosen	Not Yet Received
595	9	1,314



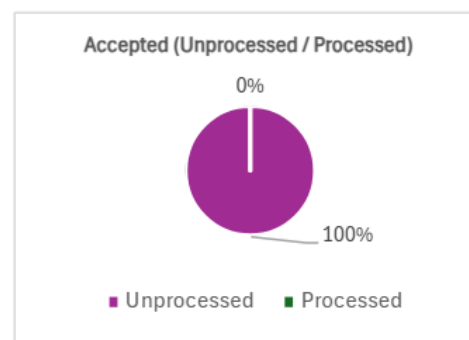
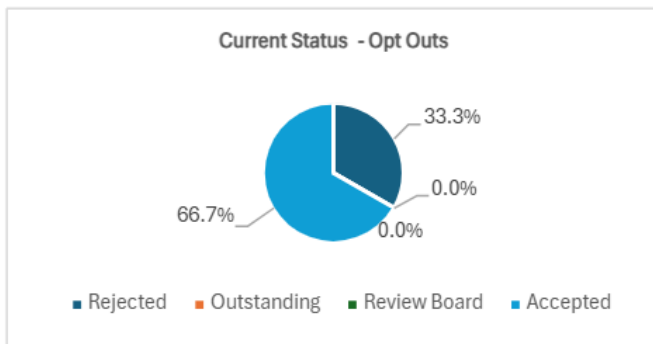
Deferred Choice (Issued)



Contingent Decision

Total	Rejected	Outstanding	Review Board	Accepted	Processed
3	1	0	0	2	0

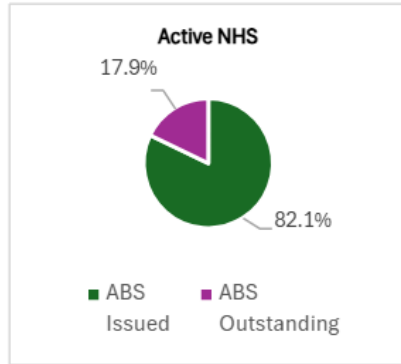
Accepted	
Unprocessed	Processed
2	0



Remedy ABS (Active & Deferred) / RPSS AA

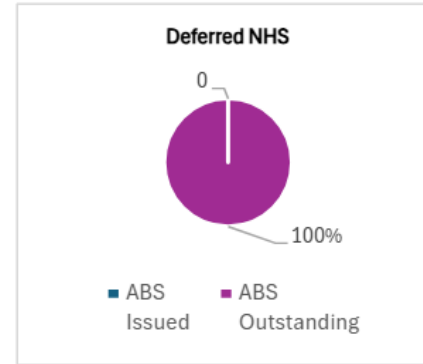
Active NHS

ABS Issued	ABS Outstanding
51,357	11,178



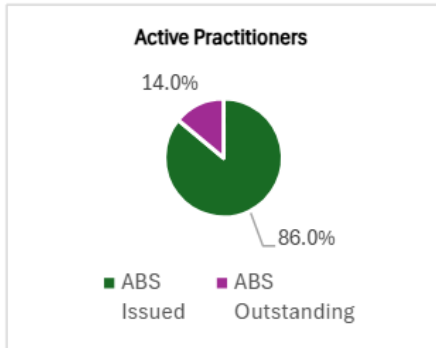
Deferred NHS

ABS Issued	ABS Outstanding
0	11,227



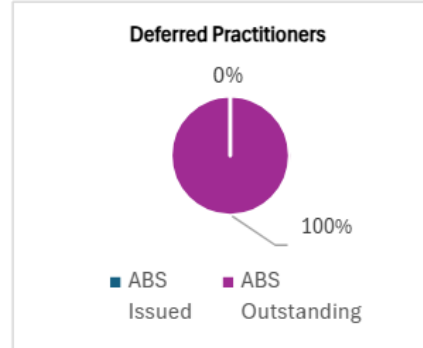
Active Practitioners

ABS Issued	ABS Outstanding
4,552	741



Deferred Practitioners

ABS Issued	ABS Outstanding
0	961



RPSS AA NHS

RPSS AA Issued
3,601

Figure represents the total RPSS issued to date.

RPSS AA Practitioners

RPSS AA Issued
2,937

Figure represents the total RPSS issued to date.

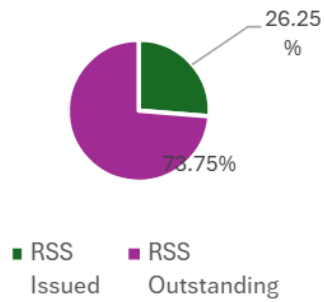
Remedy NHS Scheme Dashboard as at 06/11/2025

Immediate Choice (Issued & Received)

Issued NHS

RSS Issued	RSS Outstanding
9,918	27,869

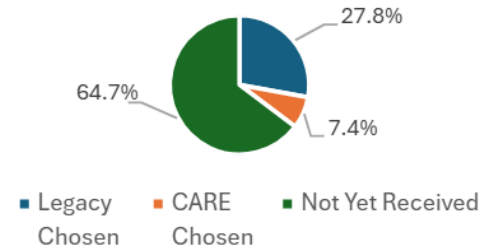
Issued NHS



Received NHS

Legacy Chosen	CARE Chosen	Not Yet Received
2,762	737	6,419

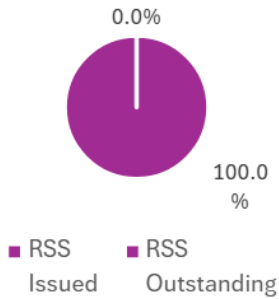
Received NHS



Issued Practitioners

RSS Issued	RSS Outstanding
0	1,800

Issued Practitioners



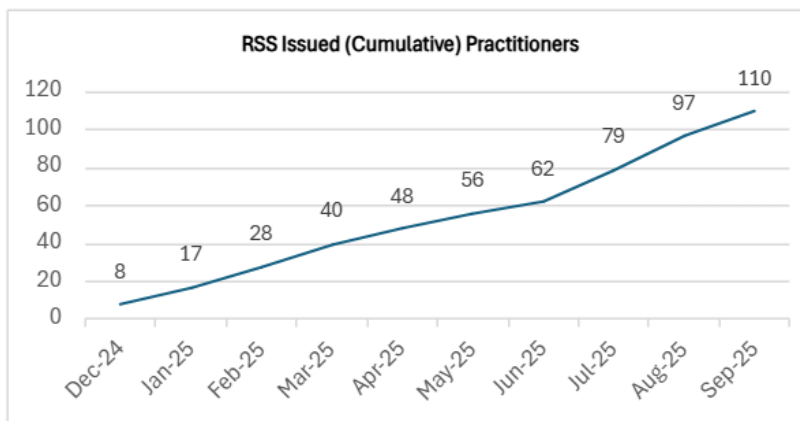
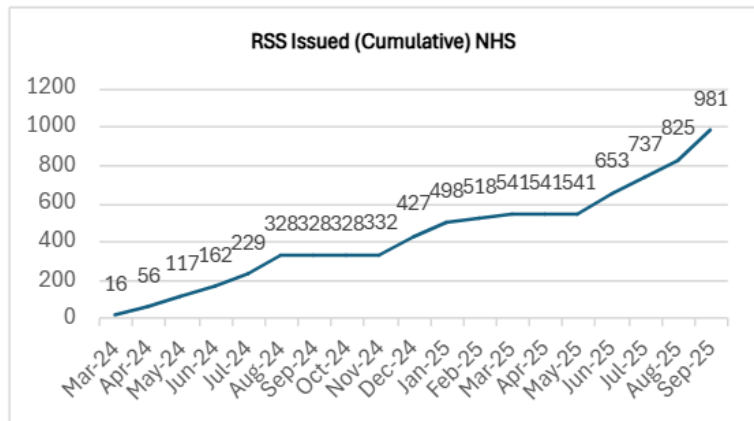
Received Practitioners

Legacy Chosen	CARE Chosen	Not Yet Received
0	0	0

Received Practitioners



Deferred Choice (Issued)



Contingent Decision

Total	Rejected	Outstanding	Review Board	Accepted	Processed
94	2	3	0	89	4

Accepted	
Unprocessed	Processed
85	4

