

Police Pension Scheme 2024/03

- Who should read:**
- All HR and payroll managers
 - Pension administration staff
 - Staff who submit data to SPPA
 - Communications staff

Action: For information and sharing with members

Subject: SPPA tools to support pension estimates

Date: 13 June 2024

The purpose of this circular is to highlight tools members should use if they want an estimate of their pension.

The best way for members to estimate how much their pension will be when they retire is to check their Annual Benefit Statement (ABS) using [the member portal on our website](#). Here members can view their pension information and update their personal details.

Members can also use the appropriate pension calculator to work out what they will receive when they retire:

- [Police Remedy calculator](#) (for members with service between April 2015 and March 2022)
- [Police pension scheme calculator](#)

(To access the SPPA's calculators, please use either Microsoft Edge or Google Chrome).

Currently the SPPA can only provide estimates for members ineligible to use the online calculators and are retiring in the next six months. All other members should refer to their Annual Benefits Statement or use the pension calculator. In cases of ill health or divorce we can provide an estimate on request.

All active members will get an ABS later this year. Where relevant this will include their options under Remedy so in most cases members will be advised to wait until then if they request an estimate.

Employers are asked to cascade this information with members as appropriate to ensure they are aware of the available tools.

Any questions?

Please contact sppacontactus@gov.scot if have any enquiries about this circular.

SPPA Communications and Engagement
13 June 2024