**Remedy Edition – Teachers Active**

**For issue: 31 March 2025**

**2015 Remedy Delivery Update**

The Scottish Public Pensions Agency (SPPA) has set out a revised delivery timetable for the 2015 Remedy. This affects the delivery of new look Annual Benefit Statements and the provision of a remedy choice on retirement. Find out more in this update.

**What is 2015 Remedy**

On 1 April 2015, the UK Government made changes to public service pension schemes. These changes did not apply to those members closest to retirement.

The Court of Appeal eventually determined that this was discriminatory towards younger members. This decision is also known as the McCloud judgment. More information can be found at www.pensions.gov.scot/2015-remedy

To make things right, members can choose between final salary (Legacy scheme) and reformed CARE (Career Average Revalued Earnings scheme) benefits from 1 April 2015 to 3 March 2022. This is known as the remedy period.

**Are you eligible?**

You will be eligible if you joined a public service pension scheme on or before 31 March 2012:

and were still a member of the scheme on or after 1 April 2015, or;

left the service after 31 March 2012 but returned within 5 years.

You will not be eligible if you joined a public service pension scheme after 31 March 2012.

**How will the 2015 Remedy be delivered?**

**Remedy choice**

When you retire, you will be offered a choice of which benefits you would like to take for the remedy period between the final salary (legacy) scheme and reformed (CARE) scheme. This information will be provided in a Remediable Service Statement (RSS). RSS will be issued by post. Find out what you can expect to find in your RSS by viewing this short information video: https://youtu.be/5UQvLYAQzek

The SPPA is piloting the issuing of RSS with a small group of members and will be expanding availability in the coming months. It is expected that this will be fully operational by the end of September. If you are not provided with an RSS on retirement, you will automatically get legacy scheme benefits for the remedy period and the SPPA will be in touch with an RSS as soon as this service is fully operational to provide you with a choice. It is likely that you will find legacy benefits the most advantageous.

**Annual Benefit Statement – keeping track of your pension**

The SPPA provides you with an Annual Benefit Statement. If you are eligible for the 2015 Remedy, this has been changed to provide a statement of benefits in the alternative scheme as well as your current scheme and is now called an ABS-RSS.

According to the legislation, ABS-RSS should be issued by 31 March. However, due to the complexities involved in delivering remedy changes, not all ABS-RSS will have been issued by then. The SPPA is planning to commence issuing ABS-RSS this month and the remainder are due to be issued by the end of May. If you have deferred your pension, you will get an ABS-RSS by 31 August.

ABS-RSS are being issued by email this year and some will be sent by mail. This is different from previous years as the SPPA is moving to a new online member self-service portal. This should be in place for the next round of ABS-RSS.

**Are you impacted by Annual Allowance?**

If you are likely to be impacted by Annual Allowance and eligible for the 2015 Remedy, the SPPA is working to issue all Remediable Pension Saving Statements by the end of July which is delayed from the statutory deadline of 6 October 2024 due to the changes required for the 2015 Remedy.

**Delivery Information**

The Agency has made positive progress in the significant challenge of delivering across all four devolved schemes it administers.

The Agency is committed to delivering Remedy as effectively as possible while ensuring that its key core business of paying pensions to retired public sector workers remains on track.

The new delivery timescales are now available on the SPPA website.

[Teachers Remedy: I'm paying into a pension | SPPA](https://pensions.gov.scot/teachers/teachers-remedy-hub/teachers-remedy-im-paying-pension)

[Teachers Remedy: I'm ready for retirement | SPPA](https://pensions.gov.scot/teachers/teachers-remedy-hub/teachers-remedy-im-ready-retirement)