

Public Audit Committee
Tuesday 17 March 2026
11th Meeting, 2026 (Session 6)

The 2024/25 audit of the Scottish Public Pensions Agency

Introduction

1. At its meeting today, the Public Audit Committee will take evidence from the Scottish Public Pensions Agency and the Scottish Government on the Auditor General for Scotland (AGS) section 22 report, [The 2024/25 audit of the Scottish Public Pensions Agency](#) (SPPA), which was published on 5 February 2026.
2. The Committee previously took evidence from the AGS at its meeting on 18 February 2026. The Official Report of the meeting can be found on the [Committee's webpage](#).
3. A copy of section 22 report can be found at **Annexe A**.
4. The AGS provided follow up information on whether pension scheme members would be liable to pay interest on overpayments as a result of the Remedy. A copy of the letter can be found at **Annexe B**.
5. Copies of correspondence from the SPPA and the Minister for Public Finance to the Finance and Public Administration Committee have been included at **Annexe C and Annexe D**.
6. The SPPA has provided an update in advance of its evidence session with the Finance and Public Administration Committee on 17 March 2026. This can be found in **Annexe E**.
7. The Committee will decide any further action it wishes to take following the evidence session today.

Clerks to the Committee
March 2026

5 bbYl Y5. 'H Y&\$& (#) 'U X|hcZh YGWChg 'Di V]WDYbg]cbg'
5 [YbWri

The 2024/25 audit of the

Scottish Public Pensions Agency



AUDITOR GENERAL 

Prepared for the Public Audit Committee by the Auditor General for Scotland
Made under section 22 of the Public Finance and Accountability (Scotland) Act 2000
February 2026

Contents

Key messages	3
The 2024/25 audit of the Scottish Public Pensions Agency	5
Conclusion	11



Accessibility

You can find out more and read this report using assistive technology on our website www.audit.scot/accessibility.

Key messages

- 1** Following the 2018 McCloud judgement on age discrimination within the UK's 2015 pension reforms, the Scottish Public Pensions Agency (SPPA) has a legal responsibility for delivering pensions 'remedy' calculations to members of the NHS, police, firefighters' and teachers' pension schemes. These calculations involve giving eligible members the choice between final salary pension benefits (legacy) and Career Average Revalued Earnings benefits (CARE) for the period 1 April 2015 to 31 March 2022. UK legislation required pension administering bodies, including the SPPA, to provide scheme members with Remedial Service Statements (RSS) outlining their options by 1 April 2025.
- 2** The SPPA did not meet the statutory deadline of 1 April 2025 for issuing RSS to eligible scheme members. The agency underestimated the scale and complexity of the work involved in calculating the options for members across each of its four schemes. The SPPA has informed The Pensions Regulator of a series of extensions and is now working towards revised deadlines through to 31 July 2028, over three years late, to fulfil its obligations.
- 3** The SPPA is prioritising work to fulfil its statutory obligations for remedy calculations, but progress remains slow. As of November 2025, the SPPA had issued RSS to 108,506 (55 per cent) scheme members out of a total eligible population of 196,316. This includes active and deferred members as well as those in retirement. The SPPA had issued RSS to 24 per cent of retired members (16,437 out of 68,239) including 85 per cent of police scheme members (4,601 out of 5,395), 25 per cent of

NHS scheme members (9,918 out of 39,587) and nine per cent of teachers' scheme members (1,918 out of 21,422). The agency had not yet commenced issuing RSS to 1,835 eligible retired firefighter scheme members. Delays mean that retired scheme members may not be receiving their full pension entitlement.

- 4** The SPPA has reported several reasons for Remedy delays. These include: a lack of preparedness within the agency to cope with the volume and complexity of cases; delays in guidance and clarification from HM Treasury, HM Revenue and Customs and the Government Actuary's Department; delays in obtaining reliable data from third parties; and issues with data and systems that require manual interventions. Many of these issues are ongoing so it remains unclear whether the SPPA will meet its revised timescales for delivering its Remedy obligations.
 - 5** The SPPA has not demonstrated sufficient transparency regarding its progress on Remedy. By setting overly ambitious revised targets, it created an impression of progress to scheme members that did not fully account for the potential challenges and complexities involved. Similarly, the agency did not announce further, more significant delays, until shortly before missing its revised 31 October 2025 deadline. The SPPA also did not respond fully to information requested on Remedy performance by the Parliament's Finance and Public Administration Committee during 2025. The auditor has reported further concerns about the governance and transparency of the agency in their annual audit report, demonstrating that these issues are not limited to Remedy.
-

The 2024/25 audit of the Scottish Public Pensions Agency

Introduction

- 1.** I have received the audited annual report and accounts, including the auditor's annual audit report, for the Scottish Public Pensions Agency (SPPA) for 2024/25. I am submitting these accounts and auditor's report under section 22(4) of the Public Finance and Accountability (Scotland) Act 2000, together with this report that I have prepared under section 22(3) of the Act.
- 2.** The appointed auditor has issued unqualified audit opinions on the SPPA's 2024/25 annual report and accounts.
- 3.** My report brings to the Scottish Parliament's attention issues relating to the SPPA's performance in discharging its responsibilities in relation to the 2015 Pensions Remedy, as well as wider concerns about the agency's governance and transparency.

Background

- 4.** In April 2015, the UK Government introduced changes to pension regulations which replaced final salary schemes with career average (CARE) pension schemes. In 2018, the UK Court of Appeal subsequently ruled that protections given to older scheme members were discriminatory to younger scheme members (known as 'the McCloud Sargeant Judgement').
- 5.** All public sector pension schemes are required to 'remedy' this discrimination by offering eligible members the choice between final salary pension benefits and CARE benefits for the period 1 April 2015 to 31 March 2022. The SPPA has a legal responsibility for delivering this remedy for the pension schemes it administers, covering the NHS, police, firefighters and teachers.
- 6.** Retrospective remedy provisions under The Public Services Pensions and Judicial Offices Act 2022 (the Act) commenced on 1 October 2023. Under the Act, UK pension administering bodies, including the SPPA, were required to provide scheme members with Remedial Service Statements (RSS) outlining their options by 1 April 2025.

7. In the auditor's annual audit report on the 2024/25 audit of the SPPA, he highlighted significant concerns about the agency's progress in meeting these statutory responsibilities and fulfilling its 2015 Remedy obligations.

8. More information about the audit of the SPPA's 2024/25 annual report and accounts can be found in the annual audit [report](#).

Remedy timescales

9. The SPPA did not meet its 1 April 2025 legislative deadline for providing affected members, across each of its four public pensions schemes, with Remedy calculations and options via RSS.

10. In the same month, the SPPA notified The Pensions Regulator (TPR), in line with TPR guidance, of a revised timescale for all RSS to be issued by 31 October 2025. The agency did this under Section 29(10) b of the Act which states that the relevant date can be 'such later day as the scheme manager considers reasonable in all the circumstances in the case of a particular member or a particular class of member'. This included some cohorts with a shorter revised timescale of 30 April 2025 (NHS) and 31 May 2025 (police and teachers) that were not subsequently met. Following guidance from TPR, the agency provided 'breach of law' reports for the affected cohorts in May and June 2025.

11. In July 2025, the agency approached TPR to advise that it was further extending the timescales for the police scheme to 31 December 2025 and that it was reviewing the timescales for the other schemes. In correspondence with TPR, the SPPA acknowledged that the previous extended dates were 'ambitious'.

12. In September 2025, the SPPA's Chief Executive wrote to the Scottish Government with a progress update and a request for additional funds over the medium-term period to deliver Remedy. This noted that:

- In failing to meet Remedy timescales, there was an acceptance that there was a lack of preparedness at the SPPA, challenges around data and systems as well as delays in clarifying guidance from the UK Government.
- Under the best-case scenario, where the SPPA receives the full amount of additional funds requested, it will take until at least June 2027 to complete 'core' Remedy work which involves issuing RSS to all those currently in receipt of a pension.
- Under the worst-case scenario, where the agency receives no additional funding, Remedy deadlines will extend out to 2030.

13. In October 2025, the SPPA wrote again to TPR advising of further delays. This informed the regulator that those cohorts under the teachers', NHS and fire schemes, which had previously had a

31 October 2025 timescale, would now be moved to 31 December 2026 (for teachers and fire) and 31 July 2028 (for NHS). No changes were made to the 31 December 2025 deadline for police, although this is now expected to continue into 2026. At the time of the audit, TPR had not provided a view on the SPPA's actions or deadline extensions.

Remedy performance

14. The SPPA is prioritising work to fulfil its statutory obligations for Remedy calculations, but progress remains slow. As of November 2025, a total of 108,506 (55 per cent) members had received their RSS. This includes active (currently contributing to the scheme), immediate choice (members in receipt of a pension) and deferred members (not contributing but not yet receiving a pension). Of that total, 16,437 (24 per cent) members already in receipt of a pension, have received their RSS.

Exhibit 1.

The SPPA's Remedy progress as of November 2025 – issued Remedial Service Statements (population figures in brackets)

The SPPA had issued RSS to 55 per cent of scheme members. Of those currently in receipt of a pension (immediate choice), the SPPA had made most progress with police scheme members (85 per cent) but had not yet commenced issuing RSS to fire scheme members (0 per cent).

	 Police	 Fire	 NHS	 Teachers	Total
Immediate choice	4,601 (5,395)	0 (1,835)	9,918 (39,587)	1,918 (21,422)	16,437 (68,239)
Active	7,477 (7,654)	1,487 (2,214)	55,909 (67,828)	27,196 (30,848)	92,069 (108,544)
Deferred	0 (1,846)	0 (1,072)	0 (12,188)	0 (4,427)	0 (19,533)
Total	12,078 (14,895)	1,487 (5,121)	65,827 (119,603)	29,114 (56,697)	108,506 (196,316)

Source: SPPA

15. For those currently in receipt of a pension, the SPPA had made most progress with police scheme members (85 per cent), followed by NHS scheme members (25 per cent) and teachers' scheme members (nine per cent) but it had not yet commenced issuing RSS to Firefighter scheme members (0 per cent).

16. Delays in implementing the 2015 Remedy could have significant implications for retired scheme members. Until recalculations are completed and RSS issued, members continue to receive payments based on their original scheme allocation, which may not be the most beneficial. This creates uncertainty in financial planning and can result in underpayments or overpayments that require retrospective adjustment, including interest on arrears. Furthermore, adjustments may trigger complex tax implications for previous years, adding administrative burden and potential stress for affected members. Any delays to these calculations could further complicate the tax implications. An eight per cent interest charge, funded by the UK Government, is applied to all Remedy pension benefit payments accrued since 2015.

Remedy challenges

17. The SPPA reported that progress with the 2015 Remedy has been impacted by several issues both internal and external to the agency. Reasons include:

- **Lack of preparedness within the SPPA to cope with the volume and complexity of cases** – The agency has struggled to cope with the volume and complexity of cases as well as the demands of delivering business-as-usual activities such as paying pensions, maintaining pension records and issuing annual benefit statements. The agency reported that implementing Remedy has increased its annual workload five-fold. Cases can become complex where there are different legacy benefits or 'life events' impacting on the calculation of pension benefits, such as changes in marital status, job changes and changes to working patterns, work absences and ill-health.
- **Delays in guidance and clarification from HMRC and additional time required to get assurance from Government Actuary's Department (GAD)** – For example, the SPPA reported it did not receive guidance on the application of tax on Remedy interest payments from HMRC until September 2024. It then required clarification on technical aspects before it could update its systems to process calculations. Similarly, the SPPA reported that additional time was then required to engage with GAD to provide assurance on how Remedy guidance was being interpreted and applied.
- **Significant amount of reliance on manual processes for complex cases** – In March 2025, the SPPA was able to fully automate the issuing of RSS for some straight-forward cases.

This was only after significant time was spent ensuring that the correct guidance, policy and algorithms were applied to each calculation and involved input from GAD in providing this assurance. Automation provides significant efficiencies for the SPPA, however manual processing and interventions are required on many of the remaining cases due to their complexity.

- **Delays in obtaining reliable data from third parties** – The SPPA relies on scheme employers providing up-to-date and accurate data such as information relating to ill-health retirements or changes in pay information and pay definitions.
- **Historic backlog of issues requiring remedial action** – As part of its work on Remedy, the agency identified historic errors in some of its pension calculations that required remedial action. Although errors identified are reported to be small, it remains the responsibility of the agency to correct these. The SPPA is aware that ongoing work with Remedy may identify further cases requiring corrective action.

Governance and transparency

18. The SPPA has not demonstrated sufficient transparency regarding its progress on Remedy. By setting overly ambitious revised targets, it created an impression of progress to scheme members that did not fully account for the potential challenges and complexities involved. The agency has provided several updates to scheme members via letters, newsletters and website updates, but these are limited to high-level information about delays rather than a more informed assessment of progress. In addition, the agency formally notified TPR only a few days before the revised 31 October 2025 deadline that this date would not be met with timescales moving significantly by over a year for teachers' and firefighter schemes (31 December 2026) and just under three years for the NHS scheme (31 July 2028).

19. The SPPA also did not respond fully to information requested on Remedy performance by the Parliament's Finance and Public Administration Committee during 2025. In November 2025, the Committee noted that the lack of information made it 'difficult to establish exactly what progress has been made to date and what progress is anticipated by when'. The Committee requested the agency to provide evidence in person at its meeting on 2 December 2025. The SPPA needs to provide greater transparency over Remedy progress to scheme members and the Parliament by providing detailed and regular updates between now and the end of the programme.

20. In his 2024/25 annual audit report, the auditor also raised concerns about SPPA governance. The auditor reported that the agency needs to ensure stability within its leadership following a period of significant change. This included a new Chief Executive being appointed in June 2024, followed by the creation of two new posts: Chief Transformation

Officer and Deputy Chief Executive. This builds on changes in previous years meaning the agency has not had a consistent senior management team for any reasonable length of time.

21. The auditor also raised concerns about the Audit and Risk Committee's (ARC) effectiveness due to the limitations on information and support provided to the committee by the agency. This followed issues raised by ARC members as part of its own annual report. The chair of the ARC announced her resignation shortly before the annual report was approved by the Committee, and ahead of her agreed term. The SPPA Chief Executive has committed to improvements to increase the effectiveness of the ARC. The auditor also raised concerns about the risk of reduced scrutiny due to the reduction in frequency of formal meetings of its Management Advisory Board (attended by executive team members and non-executive members) and changes to remove the scrutiny role of scheme pension boards.

22. The annual report and accounts for the SPPA were approved by the ARC on 8 January 2026. The audit process was hampered by poor quality supporting evidence, and several audit adjustments were required to correct the financial statements. The auditor has raised a number of recommendations, some of which remain outstanding from previous years.

Conclusion

23. I am concerned about the SPPA's progress in meeting its 2015 Remedy obligations and about its capacity to deliver outstanding cases by the extended timescales. The impact of ongoing delays is of significant concern to many scheme members, particularly those close to retirement or those currently in receipt of a pension. It is important that the SPPA provides greater transparency over Remedy progress to scheme members and the Scottish Parliament by providing detailed and regular updates between now and the end of the programme.

24. Similarly, the SPPA must take action to address other issues regarding governance and transparency raised by the auditor, specifically the concerns impacting the effectiveness of the ARC.

25. I will continue to monitor the progress made by the SPPA with a view to further public reporting in the future if appropriate.

The 2024/25 audit of the Scottish Public Pensions Agency



Audit Scotland, 4th Floor, 102 West Port, Edinburgh EH3 9DN
Phone: 0131 625 1500
www.audit.scot

5 bbYI Y'6 . '@Mhf Z'ca 'h Y'5 i X]hcf'; YbYfU'Zcf'GWchUbXz('

AUFW '&\$&*'

4th Floor, 102 West Port, Edinburgh EH3 9DN

Phone: 0131 625 1500

Email: info@audit.scot

www.audit.scot

AUDITOR GENERAL 

4 March 2026

Mr Richard Leonard MSP
Convener
Public Audit Committee
Scottish Parliament
Edinburgh
EH99 1SP

By email

Dear Convener

Section 22 report - The 2024/25 audit of the Scottish Public Pensions Agency (SPPA)

When I gave evidence to the committee on 18 February 2026, the committee asked whether any pension scheme members would be liable to pay interest on overpayments as a result of Remedy. I am writing to confirm this would not be the case, having confirmed this with SPPA.

I hope you find this additional information useful.

Yours sincerely

Stephen Boyle
Auditor General for Scotland

5 bbYI Y7 . '@Yhyf 'Zca 'h Y'GDD5 'hc 'h Y':]bUbW'UbX'Di V'jW
5 Xa]b]ghfU]cb'7 ca a]hYYZ%+': YVfi Ufm&\$&*



Kenneth Gibson, MSP
Convener
Finance and Public Administration Committee
The Scottish Parliament

7 Tweedside Park
Tweedbank
GALASHIELS
TD1 3TE
www.pensions.gov.scot

By email: FPA.Committee@parliament.scot

Tel: 01896 893000
SPPAChiefExecutive@gov.scot

17 February 2026

Dear Kenneth Gibson MSP,

McCloud Remedy

Thank you for your invitation dated 17 December 2025 and your helpful clarification of the areas on which you would welcome further information. In the context of Audit Scotland's recently published section 22 report on the Scottish Public Pension Agency's (SPPA) delivery of the McCloud Remedy, I thought it would be helpful to provide you with an initial response to your questions and address the key messages in the Auditor General's report.

Response to the Committee's questions of 17 December 2025

Please find responses to most of the questions raised in your letter of 17 December 2025 in the Annex to this letter. For the second part of your question on the governance and oversight provided by Scottish Ministers, I have referred you to the reply to your letter of 17 December from the Minister for Public Finance. For the initial query on the latest position on McCloud Remedy delivery, I will write again in advance of my attendance at Committee to provide an up-to-date position.

Audit Scotland's section 22 report

The section 22 report was published on 5 February 2026, alongside the SPPA's accounts and annual audit report. I welcomed Audit Scotland's unqualified opinion on our accounts and the audit recommendations contained in the annual audit report. The SPPA continues to work constructively with Audit Scotland and is already taking action to address areas for improvement.

We have considered the content of Audit Scotland's section 22 report, which highlights a number of key messages, and would share our initial reflections below.

Statutory deadlines and the scale and complexity of the work involved

As set out in my evidence to the Committee in December 2025, the UK Government's original statutory timelines were ambitious and underestimated the challenge of calculating individual

pension illustrations and issuing choice letters to every public pension scheme member who is affected. The Public Service Pensions and Judicial Offices Act 2022, which set the original deadline, specifically gave pension scheme managers the option to extend the deadline for a particular member or class of members, where they considered it reasonable to do so. The SPPA's decision to exercise this discretion, in line with most other public sector pension administrators, followed discussions with The Pensions Regulator and the SPPA's four scheme-specific pensions boards, which represent teachers, police, firefighters and NHS employers and employees.

I understand Audit Scotland's position is that while it is recognised this is a UK-wide issue, the scope of the Auditor General's remit only extends to SPPA and, therefore, Audit Scotland cannot make an informed, comparable assessment of progress in other public sector occupational pension schemes. However, I would suggest that this wider context is important in considering the Auditor General's key messages.

I would refer Committee members to the Minister for Public Finance's comments on the UK Government's approach to the McCloud Remedy in his response to your letter of 17 December 2025 and to the information in the Annex to this letter on the comparative progress in delivering the Remedy in other parts of the UK.

Governance and transparency

As noted in Audit Scotland's annual audit report, the Audit and Risk Committee's annual report for 2024/25 concluded that it was able to provide assurance to the Accountable Officer that the governance, risk management and control policies and processes are relevant, and in many areas, sufficient and identified a number of areas for improvement. Since my appointment, I have secured additional resources from Scottish Ministers to fully address resourcing challenges that were present within the governance team, resulting from wider organisational recruitment constraints necessary due to budgetary pressures SPPA was facing prior to my arrival. This included additional resource to appoint a Deputy CEO in September 2025 to provide more oversight and support for governance within the Agency. A new Chair for the Audit and Risk Committee has been appointed and they are working constructively with me to address areas for improvement, resetting expectations, and strengthening the Committee's effectiveness. Feedback I have received from the Committee during 2025/26 has been positive, and the improvements are being embedded within SPPA's governance arrangements.

I am confident both the Management Advisory Board (MAB) and the Audit and Risk Committee (ARC) are well placed to undertake their core functions. It is important to recognise that effective governance goes beyond formal meetings. Members of both bodies have monthly meetings with a nominated SPPA colleague on the executive or senior leadership teams. These are important opportunities to understand in greater detail the opportunities and challenges facing the SPPA and to offer advice and support as appropriate. In addition, members of MAB and ARC have a number of informal meetings with other relevant SPPA colleagues to better understand key issues such as risk and performance reporting. I also provide a monthly written report to members between formal meetings, which provides a further opportunity for members to seek assurance or provide constructive challenge, where necessary.

SPPA's departing MAB Chair, Jane Malcom, reflected to me at the conclusion of her eight-year term in January this year that:

“The more robust governance you have put in place has also played its part in strengthening the organisation, particularly the introduction of much closer and richer working between staff colleagues and MAB and ARC members. The partnership arrangements between executive colleagues and non-execs, supported by the detailed monthly CEO updates and performance dashboards, have been a great way of tapping into members' expertise, week in week out. Along with reviewing the governance framework and terms of reference, it's given us all a much clearer basis on which to work.”
Jane Malcom, in an email to Dr. Stephen Pathirana, SPPA CEO, 28 January 2026

Communication of progress and targets

The SPPA recognises the importance of providing clear, accessible and balanced information to members, stakeholders, and the wider public on the progress of Remedy delivery. The scale and complexity of the McCloud Remedy across all four Scottish schemes, the volume of members affected, and the evolving UK-wide policy and data environment have been communicated to the scheme pension boards, direct to members and to the Scottish Parliament throughout. To date, SPPA has:

- **issued letters to all eligible members** advising them about the Remedy and that they would have a choice to make. The SPPA sent letters to all active members in 2022, and to retired or deferred members in 2023, once the detail of the Remedy was known;
- **established online Remedy hubs** for each scheme to provide members with a 'one stop shop' for information and guidance. The hubs are updated regularly and follow the pensions journey, making it as easy as possible for members to find information relevant to them;
- **established communications sub-groups** across all four schemes involving employer, member and union representatives to assist with our communications delivery;
- **introduced member newsletters** (active and retired versions). We have issued 24 member newsletters over a two-year period across the four schemes;
- **delivered a series of member webinars** from April 2024 to March 2025. A total of 12 webinars were delivered with high customer satisfaction ratings: total positive satisfaction rate of 91%;
- **produced a range of resources** to help members make a Remedy choice, these include: comprehensive guides to explain RSS and ABS-RSS; videos taking a step-by-step approach to understanding your RSS; and FAQs; guides and a video for police and firefighter scheme members to explain why contributions have been impacted and how to make contribution adjustments;
- engaged an external supplier to provide **specialist tax support via webinars** for members who may have tax implications because of Remedy; and
- **increased our direct to member communications in recognition of the need to extend the delivery timelines** by contacting members awaiting their RSS directly with an email or letter update. The first batch of these was issued in March 2025 to police members and in October we started issuing direct to member updates across all four schemes. Direct communications are also being sent to active members still awaiting an Annual Benefit Statement-RSS.

The SPPA continues to seek and respond to feedback on ways to improve our communications. We will continue to enhance the clarity of published information, scheme-specific updates and progress reporting on Remedy delivery.

I hope this information is helpful for the Committee in advance of the meeting on 17 March 2026. I look forward to the opportunity to respond to any further questions during the session.

Yours sincerely

Stephen Pathirana
Chief Executive

Responses to the Committee's questions of 17 December 2025

Terms used

We have provided a short explanation of terms used when referring to different cohorts of members impacted by the McCloud Remedy to assist understanding of the responses below:

- **Immediate Choice (IC) cohort:** members who have already retired and are receiving a pension from one of the police, fire, NHS or teachers' pension schemes, calculated correctly at the time of retirement. These members are eligible to make an 'immediate' Remedy choice. SPPA must retrospectively calculate both legacy and reformed scheme benefits for past service, issue a Remedy service statement (RSS), and put each member's choice into payment. This involves recalculating historical entitlements, applying interest, addressing tax implications and, in some cases, correcting payments in place for several years. We had information and data at the time of retirement pertinent to the terms and conditions at that time. We have had to revisit that data and, in some cases, request further information to calculate their entitlement under the reformed schemes rules. These cases are technically complex and require a high level of assurance.
- **Active cohort:** these are members who are still working and contributing to one of the police, fire, NHS or teachers' pension schemes. These members are entitled to receive an Annual Benefit Statement (ABS) combined with a Remedial Service Statement, which is being provided in a new document known as an ABS-RSS. The ABS-RSS provides members with benefit estimates for the final salary (legacy) scheme and reformed (CARE) scheme for the Remedy period so they are better informed to make a choice regarding the benefits they wish to take for the Remedy period when they retire. While these cases still require dual calculations, they do not typically involve retrospective adjustments to payments already made, which reduces operational and tax complexity.
- **Deferred choice (DC) cohort:** these are members who were a member of the police, fire, NHS or teachers' pension schemes during some or all of the Remedy period but are no longer paying into the scheme (i.e. no longer an active member). Deferred members are also entitled to be issued with an ABS-RSS and can request an updated one each year until they claim their pension. As with active members, the Remedy choice is made at the point of retirement before benefits are put into payment. While these cases still require dual calculations, they do not typically involve retrospective adjustments to payments already made, which reduces operational and tax complexity.

SPPA also categorises cases according to how complex the members' circumstances are:

- **'Simple':** cases involve one or two categories and can be fully automated, meaning they take five to 10 minutes to process once the calculation capability and automation are delivered.
- **'Moderate'** cases involve up to four categories and need two to five hours to process manually.
- **'Complex':** involve up to 12 categories, require manual checking, and can take more than eight hours to process. Factors which can make calculating statements more complex include changes in marital status, job changes, changes to work patterns, absences from work and ill-health.

Reponses

- 1. Progress as at end of February 2026 in delivering the McCloud Remedy, including up-to-date numbers of cases resolved and which remain outstanding, broken down by scheme and by retirees and those still in service.**

To follow

- 2. Evidence that the SPPA has a clear structure in place to prioritise the cases of those most in need, particularly those in or near retirement and justification for the approach taken.**

Within the Remedy Programme there are essentially 12 projects: one per pension scheme for each of immediate choice, active and deferred choice. From the outset, our intention has been to prioritise those most materially affected by the Remedy – i.e. those already retired, close to retirement, ill-health retirees and deceased member cases.

Work continues concurrently across all Remedy projects, which are reviewed quarterly, and resource allocation and prioritisation decisions take into consideration cyclical pressures within business-as-usual operations, such as the production of annual benefit statements or the summer peak of teachers' retirements. The top priority for the Remedy programme in this and the next quarter is to complete police immediate choice. This is followed closely with meeting the respective targets for the other three immediate choice projects (fire, NHS and teachers).

The following programme level objectives assist further prioritisation and decision-making:

- Protecting core 'business as usual' operational minimum standards (i.e. making pension payments and processing applications for retirement on time).
- Getting it right first time – providing accurate and clear statements/information and support for members to make informed Remedy choices.
- Communicating progress clearly to members and stakeholders.
- Ensuring we can process Remedy decisions once made.
- Meeting statutory deadlines.

Why many 'simple' cases, many of whom are active members, have received their RSS before those more complex and retired members who stand to be most materially affected by the Remedy.

SPPA's approach to RSS production involves building basic calculation and automation processes for the simplest cases first, ensuring the fundamentals are correct, then applying those calculations and automation across as many members as possible. Therefore, simpler cases can often be completed earlier because the necessary calculation logic is available sooner. This reflects the staged development of capability rather than a shift in our prioritisation.

This approach is also important in ensuring we 'get it right first time' and 'we can process decisions once made.' The first 'layer' allows us to get the basics right before we then build on further layers to deal with moderate cases. As each layer of functionality is developed, tested and assured, it enables us to process more complex cases as we go. For example, in the case of the police scheme, the Agency has developed 27 calculators, assured by the

Government Actuary's Department, for the 12 different categories that might apply. Each calculator takes up to four months to develop.

More complex cases - including many retrospective immediate choice cases - require additional system development, data remediation and tax handling capability before they can be processed with necessary assurance. As each specific layer has its own assurance, this approach also increases quality control in the more complex scenarios. This ensures that when we reach the most complex and high-impact cases, we do so with the necessary robustness and assurance. Finally, this automation also means that once a member has made their Remedy choice, which may be several months later, we can re-run the process to provide the final calculations based on up to date, exact figures.

Why the police scheme is further forward

The data within the police scheme was generally in a better position than other schemes, this is mainly due to Police Scotland being a single employer which sends its data to us monthly. This differs for NHS and teachers where we receive their data return annually. Whilst we do also receive SFRS (fire) data monthly, we needed to receive backdated information from SFRS before being able to enable Remedy processing. Data for police retirals is also predominantly retained in the system, whereas other schemes provide member retirement data which can be held off system, therefore it was easier to access police retired member information to be 'scraped' by automation tools in the feasibility phase. As automation was also new for the agency and we had limited resources, a pilot in one area to test the feasibility and process rather than rolling out across all schemes concurrently was a sensible choice.

For these reasons, when it became clear in late 2023 that it would not be possible to provide a deliverable solution for police or fire Remedy immediate choice within the existing systems, the decision was taken to move to develop automation options for police and fire (it was already clear that off-system approaches would be required for NHS and teachers). Following deep dives on proceeding with automation for all four schemes, it was identified that work on the police scheme could proceed the most quickly given the data quality meant there was a simpler scope, size and complexity of work required for that compared to the other three schemes. The work on police assisted SPPA's understanding and confirmed the feasibility of progressing with automation as a solution and allowed time for the other scheme data to go through cleansing processes to aid automation, supporting SPPA's work on solutions for the other three schemes.

3. Reassurances that the Committee and those affected can have confidence in the new timetable for delivery given the repeated delays.

SPPA acknowledges that repeated changes to timelines have impacted confidence in our delivery. Our current revised timetable is grounded in a more mature understanding of the technical, data and operational complexity of the programme:

i) More robust delivery planning, based on progress and lessons learned to date

Over the past year, we have moved from high-level projections based on assumptions to detailed, bottom-up delivery planning based on verified data readiness and tangible progress in our development of systems capability to date. Our plans are sequenced

around specific cohorts, with a fuller understanding of technical dependencies taken from our process to date. This approach enables us to provide firmer short-term certainty on delivery milestones, while retaining transparency about any residual risks over the longer term.

ii) Additional recruitment and targeted capability

We have recruited about 100 additional staff - an increase of more than 30% - to help release experienced colleagues to focus on complex work to support Remedy, including in technical pensions calculations, quality assurance and project delivery and governance. This has improved resilience across workstreams. As capability has increased, we have been able to run multiple strands of Remedy activity in parallel, rather than executing some aspects of workstreams sequentially.

iii) IT and system development

A significant proportion of earlier delay related to the need to build new calculation functionality into systems which were not originally designed for retrospective dual-benefit comparison. Core calculation components are now in place and have been tested in live casework. As functionality has matured, we have been able to expand the range of cases which can be processed. Advances made in the police scheme have achieved economies of scale that are benefiting work across firefighters, NHS and teachers. Future delivery is, therefore, less dependent on fundamental regulatory, calculation and technical development and system build and more focused on controlled scaling.

As previously advised, we have engaged with the Scottish Government's Centre of Excellence on Automation and partnered with it to facilitate the production and application of our RSS. We have made productivity and quality gains by automating the population of our statements. We have also been able to adjust the automation process to now support initial population of more complex manual cases. This assists our ongoing production and timeliness for more complex cases by ensuring efficiency and accuracy of data inputs to support our manual calculations before RSS production.

iv) Improved member communications

We have increased the frequency and specificity of communications to affected members, including regular written updates and clearer explanations of cohort sequencing and impact. Where possible, we are now providing more tailored information rather than broad updates. We recognise that transparency must accompany delivery if confidence is to be rebuilt, and we are committed to maintaining regular public reporting on progress.

4. A. The regularity of meetings held between SPPA Chief Executive and the Minister for Public Finance on progress in delivering the McCloud Remedy, including the next planned meeting and the items on the agenda for that meeting.

The SPPA's Chief Executive has met the Minister for Public Finance on a quarterly basis since stating in post in May 2024. Progress on delivering Remedy has been discussed at each of these meetings as well as wider matters relating to the Agency's delivery of its functions. In addition, Dr Pathirana has, since 2025, provided monthly progress reports that include updates on Remedy.

Mr McKee also took time to visit SPPA's offices on 27 August 2025 and heard first hand from the project delivery team as well as learning more about our plans for digital improvements.

The next scheduled meeting between the SPPA Chief Executive and Minister for Parliamentary Business is on 18 February 2026, with an agenda focused on a "deep dive" of McCloud Remedy delivery in the police pensions immediate choice cohort, member communications and engagement, and SPPA resources.

B. Further seek information on the support provided and challenge function performed by the Minister and the Scottish Government in relation to this matter.

Please see the letter from the Minister for Public Finance in response to your letter of 17 December 2025.

5. Comparative figures on progress in delivering the Remedy in other parts of the UK and details of how the organisation is benchmarking its performance in relation to delivery of the Remedy against other public companies and private companies.

In response to a recent Parliamentary Question, the Minister of State confirmed that as of 6 November 2025 the total number of RSS issued across all cohorts for the teachers' pension scheme for England and Wales was 70,616, with 71,955 remaining outstanding (49.5% delivered).¹ Recent National Police Chiefs Council figures for police schemes show 96% delivery at December 2025, with members entitled to make an immediate choice making up a large proportion of the remaining cases. Of the remaining 4,401 RSS, forces estimate that 75% will be completed by the end of March 2026.²

We also understand that at least three public sector schemes in the UK, including the equivalent NHS and teachers' pension schemes for England and Wales, are still to set clear revised deadlines for the completion of the immediate McCloud Remedy work.³ From discussions, many are finding it challenging to minimise impact on delivery of their normal retirement processes. As mentioned previously, SPPA took the decision to deliver Remedy in a way that means we can process members choices quickly once made. We are aware from discussions that other administrators have taken the decision to issue RSS without the necessary capacity or capability to put those choices into payment timeously.

We have asked the UK Government for comparative statistics on Remedy delivery across public sector occupational pension schemes in the UK but understand this information is not gathered centrally. Our understanding of progress in other schemes is, therefore, taken from discussions with those schemes; through public statements made by those schemes, including information on their websites; updates from the UK Government to the UK Parliament; and media reports.

¹ [Written questions and answers - Written questions, answers and statements - UK Parliament](#)

² NPCC Police Pensions Bulletin 28 12/02/2026

³ [NHS Pensions: McCloud Implementation - Hansard - UK Parliament](#)

6. A projection of when the SPPA expects to return to ‘business as usual’,

and

7. information on the performance of the SPPA in the five years up to it starting work on the McCloud Remedy, including the organisation’s digital readiness and capability.

SPPA expects to see all elements of service move to expected performance levels over the next two years, on a rolling implementation, with a stated aim to build a more resilient service rather than simply return to a pre-existing baseline.

SPPA entered the McCloud Remedy period with preexisting operational challenges caused by the failure of the system procurement in 2017-2018. This meant SPPA had to extend the contracts for existing systems and divert staff to migrate a payroll system and make other systems improvements. Covid then heightened these operational challenges, which were further compounded by a recruitment freeze due to budget constraints and the loss of key staff. The reduced organisational capacity ahead of McCloud preparation affected data quality due to compressed migration timelines and sustained or increased manual handling of high volume data.

This meant that implementation of the McCloud Remedy required the organisation to map, test and build remediation processes around known gaps in systems, data and operational workflows. Operationally, this required increased effort across three fronts: maintaining business as usual performance, correcting data and process issues, and developing Remedy itself.

SPPA has taken the opportunity to resolve these issues in a way that both delivers the required Remedy outcomes and strengthens long term operational resilience. There are some green shoots that indicate organisation benefit. For example, the time required to process a basic NHS pension calculation has reduced from one to two hours to minutes through a new SPPA-developed calculation module. A digital retirement application form is now in testing and will potentially allow a proportion of NHS retirement applications to progress from receipt to payment with minimal manual intervention.

Over the next two years, SPPA expects to finalise this range of remedial and foundational work, alongside Remedy delivery, to allow the transition to a fully stabilised and modernised operating model. This will not represent a return to the position prior to these challenges, but a move to a more resilient, efficient and future-proofed service - for the most part with improved service timelines.

8. The date on which response times for clients requesting pension projections (unaffected by the Remedy) will return to pre-Remedy timescales.

To manage the demands of delivering both the McCloud Remedy, business as usual and other statutory projects we are currently only providing estimates on demand for members who are six months from proposed retirement. Instead of moving back to what we offered before, we are working to put that capability in the hands of scheme members by offering an improved digital service.

As set out in the response to point 6 above, the SPPA has prioritised the development of improved and more resilient self-service options for clients, reducing reliance on manual processing and helping ensure long-term stability in service delivery. In 2025, the Agency started work with the Government Actuary's Department to develop Remedy-compliant pension projection modellers designed to allow members to enter their intended retirement information and receive an instant estimate of their pension benefits.

These enhanced digital tools are now online or in planning to come online. The revamped modeller for the police scheme was launched in August 2025, followed by the NHS modeller in December 2025. Work is also progressing on the corresponding modellers for the teachers and fire schemes.

As the full suite of Remedy-compliant modellers becomes available across schemes, we expect a significant reduction in the volume of manual pension projection requests. This will enable SPPA to return to pre-Remedy response timescales for any remaining manual estimates. While an exact date will depend on the completion of the teachers and fire modellers and the subsequent reduction in demand for manual calculations, we anticipate a progressive improvement throughout 2026-27 as digital self-service becomes the primary route for members seeking estimates.

The Committee should also be aware that from 31 October 2026, SPPA is required to provide live member data and make it available as part of the UK Government's pensions dashboard programme. The Pensions Dashboard is designed to allow people to view their occupational, private and state pension entitlement securely online and in one place. This will also help improve access to information for SPPA's various scheme members. More information on the pension dashboard programme is available at the website: <https://www.pensionsdashboardsprogramme.org.uk/>.

9. All business cases submitted to the Scottish Government in the last 10 years to enable the SPPA to properly update its digital systems.

The SPPA would not usually submit business cases to the Scottish Government. Where SPPA has identified the need for digital/systems investment through a business case, any additional funding requirements would be considered through the usual budgetary processes.

SPPA

February 2026

5 bbYI Y'8 . '@Hhf 'Zca 'h Y'A]b]ghYf 'Zcf 'Di V'JW:]bUbW'hc 'h Y'
:]bUbW'UbX'Di V'JW5 Xa]b]ghfUh]cb'7 ca a]hYYZ%&': YVfi Ufm
&\$&* '

Minister for Public Finance

Ivan McKee MSP

T: 0300 244 4000

E: scottish.ministers@gov.scot

Kenneth Gibson MSP

Convener

Finance and Public Administration Committee

The Scottish Parliament

Edinburgh

EH99 1SP

Email: FPA.committee@parliament.scot

17 February 2026

Dear Kenneth,

Scottish Public Pensions Agency (SPPA) – administration of the McCloud Remedy

Thank you for your letter dated 17 December 2025 regarding the SPPA's administration of the McCloud Remedy and informing me that you have invited SPPA Chief Executive Officer, Dr Pathirana, to return to Committee to provide further evidence on 17 March 2026.

As you are aware, the 2015 McCloud Remedy is a UK-wide response to a court case brought against the UK Government. The programme requires public service pension scheme administrators to calculate and set out in remediable service statements benefit options in two different schemes for the remedy period between 2015 and 2022, and to process members' choices once made. The SPPA has approximately 215,000 eligible members across the four devolved public service occupational pension schemes it administers, a mixture of active, deferred and pensioner members.

With the benefit of hindsight, it is clear that when the UK Government set the original deadline for the McCloud remedy they did not understand the complexity of the remedy they were asking pensions administrators to implement. This has meant that pensions administrators across the UK, including the SPPA, have had to extend deadlines, and many scheme members have been given an unrealistic expectation about when they might receive their McCloud Remedy choice and any subsequent payment.

In my view, this could have been avoided: firstly, had the previous UK Government not made changes to public service pensions that were later found to be incompatible with the ECHR; secondly, had a thorough analysis of implementation been commissioned prior to setting timeframes; and thirdly, had the relevant UK departments issued the necessary guidance on time in accordance with the timetables set. You may be aware that some of that required guidance did not arrive until after the original deadlines had passed.

Scottish Ministers, special advisers and the Permanent Secretary are covered by the terms of the Lobbying (Scotland) Act 2016. See www.lobbying.scot

St Andrew's House, Regent Road, Edinburgh EH1 3DG
www.gov.scot

INVESTORS IN PEOPLE[™]
We invest in people Silver



I understand the Committee is interested in the wider UK context and that other public service pensions administrators are facing these same challenges as the SPPA. That said, I would echo the apology Dr Pathirana made to those members still awaiting their remediable service statements, as after years of valued public service they should have easy access to information to make a decision on their full pension entitlement. This situation is not of their making, and they deserve all our best efforts to resolve this situation as quickly as possible.

Scottish Ministers have supported the SPPA to deliver the remedy for pensioners as quickly as possible, agreeing additional funding, in recognition of the SPPA's requirement to deliver the resource intensive and complex the McCloud Remedy programme alongside delivering SPPA's core functions to calculate and pay on time the pensions of Scotland's police officers, firefighters, teachers and NHS workers.

SPPA's combined resource and capital budget increased from £23.9 million in 2022/23 to £27.5 million in 2023/24, before rising to £33.4 million in 2025/26 and £38.1 million in 2026/27. This year's increased settlement is in line with what the SPPA set out as being necessary to deliver on its obligations. It is unfortunate that despite the McCloud Remedy being a UK-wide issue, and one the UK Government was responsible for creating, that the UK Government has not provided any additional central funding to departments or devolved administrations to manage this programme of work.

You noted that the Committee members would welcome information on the support provided to the SPPA and the challenge function performed by Scottish Ministers and by Scottish Government officials. I refer you in the first instance to the framework document between the Scottish Government and SPPA, which sets out governance arrangements in full: <https://pensions.gov.scot/corporate-publications/framework-document>.

In terms of delivery, I receive regular updates on SPPA's delivery of the McCloud Remedy and have quarterly and ad-hoc meetings with Dr Pathirana and SPPA officials. I also visited SPPA's offices in Tweedbank in August 2025 to see for myself the scale of the programme of work being conducted. This included updates on SPPA's:

- steps to increase capacity within the executive team, improve governance and improve people management;
- recruitment of around 100 additional staff, enabling 103 of their colleagues to work on Remedy, including 39 pensions specialists;
- investment in automation, working with the Scottish Government's Automation Centre of Excellence to speed up processes for calculating statements and issuing choice letters; and
- investment in an innovative Business Transformation function to support remedy and other core programmes and modernise processes – such as through the rollout of an online portal, Engage, which will allow members to update personal information, access a current valuation, view pensions forecasts and access documents.

DG Corporate is the Senior Lead Officer for SPPA and as part of our governance is in regular and productive contact with both Dr Pathirana, and the Chairs of SPPA's Management Advisory Board and Audit and Risk Committee. As part of the Scottish Government's Audit & Assurance process, the relationship with public bodies, including

Scottish Ministers, special advisers and the Permanent Secretary are covered by the terms of the Lobbying (Scotland) Act 2016. See www.lobbying.scot

SPPA, is reviewed quarterly and a RAG rating assigned to each body. An annual risk review is also conducted with sponsorship and public bodies across the Scottish Government, which involves deep dives with each DG family to understand the RAG ratings assigned to public bodies and to explore any known issues. In addition, the McCloud programme has been assessed by the Scottish Government's Digital Assurance Office at selected points in its implementation.

The SPPA has written directly to members on the progress of their RSS which demonstrates a commitment to improved communication. I am confident SPPA is making progress and will continue to prioritise issuing clear and accurate RSS as quickly as possible while ensuring it remains able to process member choices once made. I am sure Dr Pathirana will be happy to expand on any of the above points at the Committee meeting on the 17 March 2026.

Yours sincerely,

Ivan McKee

Scottish Ministers, special advisers and the Permanent Secretary are covered by the terms of the Lobbying (Scotland) Act 2016. See www.lobbying.scot

St Andrew's House, Regent Road, Edinburgh EH1 3DG
www.gov.scot

INVESTORS IN PEOPLE[™]
We invest in people Silver



Annexe E: Letter from the SPPA to the Finance and Public Administration Committee, 11 March 2026.



Kenneth Gibson, MSP
Convener
Finance and Public Administration Committee
The Scottish Parliament

7 Tweedside Park
Tweedbank
GALASHIELS
TD1 3TE
www.pensions.gov.scot

By email: FPA.Committee@parliament.scot

Tel: 01896 893000
SPPAChiefExecutive@gov.scot

11 March 2026

Dear Kenneth Gibson MSP,

I wrote to you on 17 February 2026, setting out a response to most of the matters you raised in your letter of 17 December 2025, and committed to write to you closer to attending Committee on 17 March to provide the latest position on McCloud Remedy delivery.

I am also taking the opportunity to share some initial analysis we have conducted on retired member choices in the police scheme.

Delivery progress – active and deferred members

We have made reasonable progress delivering Remediable Service Statements (RSS) to active scheme members, setting out the impact of Remedy on the pension benefits they have accrued to date. We issue these RSS annually alongside the annual benefit statements we are required to send all active members. Please find further details, including a full breakdown of our progress as of 3 March 2026, in Annex A to this letter.

We have not yet issued any RSS to deferred members – those who have left the pension schemes but have not yet retired. We are working on processes for this but have prioritised developing RSS for active members due to the larger numbers involved. We have a plan in place to address this in the third quarter of the year as part of our programme of work around meeting requirements for the UK Pensions Dashboard.

Delivery progress – retired members (immediate choice)

At Committee in December, I said the SPPA expects to complete delivery of the bulk of immediate choice casework for those members who have already retired for:

- police by the end of the first half of 2026;
- firefighters and teachers by the end of 2026; and
- NHS to have the majority completed by the end of 2026 but extending into 2027 because of the larger numbers involved.

We remain on track to meet these timelines for completion. More detail on our progress, as at the 3 March 2026, is set out below and is reflected in the table in Annex A.

Police

In December, I reported we had completed 85% of the immediate choice casework for the police scheme. As at the 3 March, we were at 89% and we remain on track to complete 99% by this summer.

I have provided a detailed breakdown of the remaining police cohorts, and the anticipated timeframe for completion of each, at Annex B. The timeline for that delivery largely depends on the SPPA receiving information from third party providers, such as information on pension transfers or medical reassessments in respect of some retired officers. I understand the timeframe here to be broadly equivalent to those for the police schemes in England and Wales.

Firefighters

I advised at Committee on 2 December 2025 that we expected to start issuing firefighters' RSS before the end of 2025 and we issued 200 RSS before the end of the year.

As at the 3 March, we had issued 25% of the total immediate choice RSS. We are still on track to complete this work by the end of 2026.

Teachers

At Committee, I had noted significant work was needed for both the teachers' and NHS schemes to ensure we had the correct data to process Remedy calculations, and that we were targeting 25% completion of teachers' RSS by the end of 2025.

We are continuing work to correct a number of data inconsistencies within historic teachers' retirement records, which result in errors when we attempt to run the immediate choice calculations. We have also identified that there are around 800 fewer teachers eligible for Remedy than previously forecast due to a mis-categorisation of employment status.

We have, therefore, revised down the number of the overall cohort and at the 3 March we had issued RSS to 17% of retired teachers.

We are preparing to issue RSS to a further cohort of teachers in the next quarter and will continue to track our plans closely and report progress throughout the rest of 2026.

NHS

At Committee I noted we were targeting 40% RSS completion by the end of March. As at 3 March, we had completed 26% and will continue to track and report against our plans throughout 2026 and into 2027.

Initial analysis of impact of Remedy choices on members' benefits

One of the questions the Committee asked of me was the extent to which members benefit from McCloud Remedy. Since December, we have been able to carry out some initial analysis of retired member choices in the police scheme. Of those who have been offered their Remedy choice to date, 73% chose not to change their current entitlement. This suggests they were already on the scheme most beneficial to them. For the 26% who have chosen to change their entitlement, the average increase to their regular pension payment was around £178 per month, which is around 9% of the average police pension scheme salary of £20,205. One percent of members chose to decrease their regular pension payment in favour of a larger lump sum or injury benefit.

The impact mostly depends on the individual's retirement date. Those who retired closest to 2015 will be due less than those who retired after 2019 because these individuals benefit from more Remedy years where the adjustment is applied. Similarly, because of the nature of final salary schemes compared with career average schemes, individuals who were promoted to better paying roles in or after the 2015-19 Remedy period are the members who gain most from the McCloud Remedy.

There are similarities between the firefighters' scheme and the police scheme, so we expect Remedy for retired firefighters to follow a similar pattern. For the NHS and teachers' schemes, the difference in structure between the final salary scheme and career average schemes is not as significant, so we would expect a smaller group of members to elect to take reformed scheme benefits, and the percentage benefit to their pension when they do to be smaller. However, a full understanding of impacts will only be possible upon the completion of the exercise.

Conclusion

We recognise transparency must accompany delivery if confidence in the Agency is to be restored and will continue to report openly on progress.

I hope this information is helpful for the Committee in advance of the meeting on 17 March 2026. I look forward to the opportunity to respond to any further questions during the session.

Yours sincerely

Stephen Pathirana
Chief Executive

Annex A

Delivery Progress to 3 March 2024 by Scheme

Scheme	Active			Retired	
	No.	%		No.	%
NHS	58,593	86.7%		9,924	26.2%
Teachers	28,402	86.5%		3,477	17.0%
Police	7,485	97.8%		4,787	89.0%
Firefighters	1,903	86.6%		465	25.3%
TOTALS	96,383			18,653	
COMBINED TOTAL	115,036				

Annex B

Police Immediate Choice Delivery Plans

