
News release

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Public pensions agency must be more transparent

The Scottish Public Pensions Agency (SPPA) needs to be more transparent about its progress updating thousands of people about their pension entitlement.

In 2018 it was judged that reforms to UK public sector pensions had involved age discrimination. This meant the SPPA had a legal obligation to recalculate pension options for the Police, Fire, NHS, and Teachers schemes it administers in Scotland, and issue 'remedy' statements. But it did not meet the 1 April 2025 statutory deadline. The delay means more than 50,000 retired scheme members are waiting to hear if they are due higher pension payments.

Overly ambitious revised targets created an impression of progress to scheme members that did not fully account for the scale and complexity of the work involved. As of November 2025, the SPPA had issued statements to 55 per cent of scheme members – 108,506 of 196,316 eligible members. This includes active and deferred members, as well as retirees. Of those retirees, 51,802 out of 68,239 members had not received a remedy pension statement.

The SPPA is now working towards a revised deadline of 31 July 2028. However, progress remains slow and it remains unclear if the SPPA will meet its revised timescales. Auditors also reported wider concerns about the governance and transparency of the agency.

Stephen Boyle, Auditor General for Scotland, said:

'I'm concerned about the SPPA's capacity to deliver outstanding remedy statements by the extended timescales.

'The impact of ongoing delays is of significant concern to many scheme members, particularly current pensioners and those close to retirement.

'The SPPA needs to provide greater transparency on its progress and take action to address other issues regarding governance and transparency raised by the auditor.'

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1. Following the [2018 McCloud judgement](#) on age discrimination within the UK's 2015 pension reforms, the 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

2. As of November 2025, the SPPA had issued Remedial Service Statements (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).

3. As of November 2025, 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. SPPA reported that progress was impacted by several issues, including: a lack of preparedness to cope with the volume and complexity of cases; delays in guidance from HM Treasury, HMRC and the UK Government's Actuarial Department; and issues with data systems that require manual interventions. Many of these issues remain ongoing.

5. The Auditor General has prepared this report on the Scottish Public Pensions Agency 2024/25 accounts under Section 22 of the Public Finance and Accountability (Scotland) Act 2000. This allows the Auditor General to bring to the Parliament's and the public's attention matters of public interest related to the financial statements of public bodies.

6. Section 22 reports are submitted to Scottish Ministers for laying in the Parliament along with the accounts of the relevant body. While there are statutory deadlines for these reports, the actual timing of publication is determined by when the report is laid in the Scottish Parliament by Scottish Ministers.

7. Audit Scotland has prepared this report for the Auditor General for Scotland. All Audit Scotland reports published since 2000 are available at www.audit.scot

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