

Thinking of Retiring – Important Changes to SPPA Application Dates

Due to the volume of pension applications they are receiving, SPPA have advised NHS employers that they are now having to increase their current submission timescales in order to give sufficient time for pensions to be calculated and paid on time for members.

SPPA process applications strictly in order of the date they are received and as such have informed us that they now require completed applications 4 months in advance of the intended date of retirement, and have no ability to fast track applications received out with this timescale.

On receipt of pension applications our Payroll Team undertake the required remuneration calculations before sending to the SPPA for them to commence their process and carry out their pension calculations. Due to the complexity of the remuneration calculations, along with the timing of the standard payroll cycle and the volume of pension applications received, this can take up to 2 months to complete.

This means that in order to avoid any delays in receiving your pension, **you must now submit the required forms to payroll at least 6 months prior to your intended date of retirement.**

Planning Ahead:



If you are thinking of retiring, it's vital that you plan ahead in order to avoid any delays. Guidance for you and your manager can be found at: [Retirement and leaving employment - NHSGGC](#)

Please be aware that any untaken annual leave entitlement at your date of retirement will extend your pensionable service with the Board. If this is notified after your pension application form has been completed by Payroll not only will this change the date your pension is paid from, it will also result in new remuneration calculations being required, which may cause a delay in your pension being paid.

You and your manager should therefore ensure that the retirement date given on your pension form reflects any periods of annual leave and phased retirement that you are due.

Guidance for managers on how to update eESS with leaving details can be found at: [227 – Termination \(single assignment\) – NHS Scotland eESS and Recruitment systems](#). This should be done as soon as possible after the submission of pension forms to allow your payroll record to be updated.

Pension Contributions

Following the October 2023 changes to your pension contributions and how they are calculated, the SPPA have now confirmed that the following contribution rates will apply to all members from 1 April 2023:

Pensionable Earnings		Contribution Rate
Up to	13,330.00	5.7%
13,331.00	25,367.00	6.1%
25,368.00	30,018.00	6.7%

30,019.00	37,663.00	8.2%
37,664.00	37,830.00	9.8%
37,831.00	39,497.00	10%
39,498.00	48,009.00	10.5%
48,010.00	51,954.00	10.8%
51,955.00	72,656.00	11.3%
72,657.00	and above	13.7%