| Police Scotland logo | Freedom of Information Response Our reference: FOI 24-0162  Responded to: 6 February 2024 |
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Your recent request for information is replicated below, together with our response.

## Can you provide a gross pension projection under the 1987 & 2015 schemes identical to what the two options would be presented to the following officer to nominate, who is ill health retired at the end of March 2024 including how the enhancement available under the 1987 legacy scheme is applied in practice to this fictitious officer by way of example to demonstrate how the gross pension benefits are worked for this officer as per the 1987 Scheme guide which provides very little practical guidance in this area?

## a 52 year old (assume DOB 30/03/1972) police inspector earning 59,162 APP who joined the police on 1st October 1998, has a total of 25 years 3 mths total pensionable service completed.

## I assume the two options presented to the officer would show projections if they were to nominate to return to their original legacy scheme during the McCloud remedy period before being moved onto the CARE scheme in April 2022 to the present day as well as showing potential benefits if they elect to nominate CARE 2015 scheme benefits during the McCloud remedy period.

## No lump sum required in either schemes just the gross pension figure payable as worked examples to keep it simple.

I can advise that Police Scotland does not hold the above recorded information. In terms of Section 17 of the Act, this letter represents a formal notice that information is not held.

As you will be aware an individual’s right in terms of the legislation is to obtain information held by a public authority at the time a request is received and there is no obligation on them to create new information specifically for this request.

By way of explanation, in Scotland, it is the Scottish Public Pensions Agency (SPPA) who act as the Scheme Manager, on behalf of Scottish Ministers, and are also responsible for administering the Police Pension Scheme. Police Scotland do not have access to police officer pension records.

I would therefore refer you to SPPA for this information: <https://pensions.gov.scot/police>

If you require any further assistance, please contact us quoting the reference above.

You can request a review of this response within the next 40 working days by [email](mailto:foi@scotland.police.uk) or by letter (Information Management - FOI, Police Scotland, Clyde Gateway, 2 French Street, Dalmarnock, G40 4EH). Requests must include the reason for your dissatisfaction.

If you remain dissatisfied following our review response, you can appeal to the Office of the Scottish Information Commissioner (OSIC) within 6 months - [online](http://www.itspublicknowledge.info/Appeal), by [email](mailto:enquiries@itspublicknowledge.info) or by letter (OSIC, Kinburn Castle, Doubledykes Road, St Andrews, KY16 9DS).

Following an OSIC appeal, you can appeal to the Court of Session on a point of law only.

This response will be added to our [Disclosure Log](http://www.scotland.police.uk/access-to-information/freedom-of-information/disclosure-log) in seven days' time.

Every effort has been taken to ensure our response is as accessible as possible. If you require this response to be provided in an alternative format, please let us know.