



**PROTECT
OUR PENSIONS**

LANCASHIRE UNISON CAMPAIGN TO PROTECT OUR PENSIONS



VOTE YES IN THE BALLOT...
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WHY?

As you read this, over 830,000 ballot papers will be making their way to UNISON members in the Local Government Pension Scheme across the UK. At the same time, members of the other unions will also be getting ready to cast their votes over plans by the Local Government Association (LGA), the Scottish Public

Pensions Agency (SPPA) and the Government to cut your pension.

All of the unions, led by UNISON, are calling on our members to VOTE YES when your ballot paper drops on the mat. It is vital that the employers and the Government are told loud and clear that LGPS members will not stand for being

treated as the pension outcasts of the public sector.

As trade unions we have been given no choice but to ballot. After months of negotiations the LGA, the SPPA, the Government and the civil servants have refused to take LGPS members seriously.

VOTE YES IN THE BALLOT! SPEAK UP FOR YOUR PENSION!

THIS IS WHY WE ARE ANGRY...

- They intend to remove the right for LGPS members whose age and service in the scheme add up to 85 to retire at 60 with an unreduced pension under the '85 Rule'
- That's the vast majority of LGPS members
- **And they've made up their minds before the so-called 'consultation' process is even over**
- They say they have to do it because it's age discrimination
- **But the European Commission says it doesn't break their law**
- They say it's because the LGPS is a 'funded' scheme
- But that just means it invests your contributions to save the Government money!
- Last year over 28% of the funding came from investments
- **Unlike every other public sector scheme**
- They are offering LGPS members the option of trading in 25% of your pension for a lump sum – which will save the scheme money because of the poor rate of exchange
- But you will get none of the savings for protection or an improved 'new look' scheme
- **Unlike every other pension scheme in the public sector**
- NHS staff, teachers, civil servants,

police officers, the armed forces and now fire fighters will all have their existing pension rights protected

- And use half of the savings to their schemes - made by raising retirement ages - to improve future benefits or cut employee contribution rates
- **But not members of the LGPS**
- The Government wants us to deliver joined up services, but not with joined up pension rights, so...
- Teaching assistants will **not** be protected. Teachers will
- Police and fire service support staff will **not** be protected. Police and fire fighters will
- Local government social workers will **not** be protected. NHS ones will

And so it goes...

- **One rule for the LGPS. Another for the rest of the public sector**

HARD BARGAINING

We have tried hard in months of negotiations to get the employers and the Government to see sense. To let us negotiate a new and fair scheme for all, but with the guarantee of protection of members' current retirement age and benefits - unless changed by agreement – and use of at least half the 'savings' made on your pension to improve it for the future. That wasn't acceptable to them.

Many of our members in the LGPS have planned their retirements on the basis of retiring at 60 with an unreduced pension. Many have saved for their retirement as the Government

wants, even though they could claim Pension Credit and live entirely off the State Pension and benefits because of low pay. **What makes them different to other public sector workers?**

INDUSTRIAL ACTION

UNISON is asking you to **VOTE YES** in the ballot to get the Government and the employers to realise that they can't keep asking you to improve services, work alongside other public sector workers in the process and treat you less fairly.

The ballot will end on 10 March, when we will decide exactly what action we will take. We are likely to ask you to strike - for more than one day if necessary. **But you won't be alone.** There are a million others being balloted and together our action will be strong. The other unions across the LGPS will be taking action too.

WHAT ELSE SHOULD YOU DO?

The consultation period on the draft Regulations ends on 28 February. In the meantime we want branches and members to respond to it and let the Government know how you feel.

Make sure you send off the campaign postcard to John Prescott to let him know you're angry.

Write to your local newspaper and tell them the truth about the LGPS

Phone in to your local radio station. Let them know that the average LGPS pension is only £3,800 – and a pathetic £1,600 for women

Tell your work mates what's happening and get them to join UNISON if they're not members already

Please circulate to non-members and encourage them to join. For an application form contact the Branch Office on 01772 533072 or email at unison@unison.lancsc.gov.uk

