



LANCASHIRE UNISON CAMPAIGN TO PROTECT OUR PENSIONS

A FAIR DEAL FOR LGPS MEMBERS - NO TIME TO WASTE

The next five weeks are going to be crucial ones in our campaign to get the Local Government Association and the Government to change their minds over the future of the LGPS. Over 1 million members - the overwhelming majority of the union - are affected by the planned changes, making this the single biggest issue UNISON has ever faced.

Every member and every branch must do everything it can to make the LGA and Government to see sense. If the draft Regulations are turned in to a Parliamentary Order at the end of the consultation, it will be very difficult to get it revoked without prolonged industrial action.

So you need to act now, before the 28 February deadline on the consultation.

What should you do?

Every UNISON member needs to:

- Lobby your councillors and MP - even if you already did it earlier in the campaign
- Send in a response to the draft LGPS Regulations before 28 February, with a copy to unison@unison.lancscc.gov.uk
- Fill in and return both postcards as soon as possible. Stocks available with this mailing and from the Branch Office
- Write to the Editor of your local paper, highlighting the low

pensions our members receive, the contributions they make and how much more it would cost the Government in state benefits if they weren't LGPS members -

Quote from Unison members in Lancashire

"As a responsible person, I made long-term plans for retirement, in many ways doing what the government wants everyone to do. This sudden change in the rules tears these plans apart and means financial investment in additional voluntary contributions will be wasted. It would be interesting to compare the proposals against the lucrative package recently agreed for MPs." **Alexander**, Lancashire

“I have a total of 28 years service and for 20 years I have been managing a team of around 35 staff. I am now 50. Stress levels have increased dramatically and are now running at an all-time high. I feel I am fast approaching a situation of being burnt out and I cannot see myself being in suitable health to continue working to 65. To impose the changes which the government and employers are proposing is totally outrageous and completely unacceptable.”

Peter, Lancashire

- Recruit non-members and make sure there's a Pension Contact in your workplace

Start with your Councillors and MP...

Over the last week, an e-mail letter and briefing on the LGPS has been sent to every local councillor in England and Wales, asking them to support our case for fairness and equal treatment for LGPS members and get the issue raised within the council. We want individual councillors and councils to let the LGA know that they support our case and get behind Labour LGA members who are sympathetic to us.

We have already had hundreds of replies – some from Tory

councillors are not very polite!!! It is clear that Sir Sandy Bruce-Lockhart, Conservative Chair of the LGA, continues to think that an average final salary pension of £3,800 is too good for hard working public service workers and has whipped most other Tories into line.

However, we have had many supportive responses from Labour councillors – and the odd Tory, Liberal Democrat and Independent. Some have already pressed Sir Sandy Bruce-Lockhart and John Prescott to change their minds. We are asking them to make it clear that protection for existing members of the scheme is fair, affordable and legal and that half the savings made from your pensions should be put into protection and improvements for the future - just as in every other public sector pension scheme.

Contact your councillors and MP this week by writing or visiting their surgeries and making it clear what the pension means to us and why we should be treated just like other public sector workers

Did You know...

- (24.11.05) Eight out of ten of the UK's leading companies have pension schemes that

allow directors to retire at 60 on a full pension, according to research published by the TUC today

- Out of more than 50 companies examined in the report, only one expected some of their executives to work until they are 65
- TUC general secretary Brendan Barger said Britain's boardrooms are secure in a pensions ivory tower

Did you also know...

REDUCTION FACTORS IN THE LGPS

Using the factors which are currently in the LGPS, the reductions for retirement before age 65 would be as follows:-

Number of years before age 65	Percentage Reduction		
	Retirement Pension		Lump sum
	Men	Women	Both sexes
0	0	0	0
1	8	7	2
2	15	13	5
3	22	18	7
4	28	23	9
5	33	27	11
6	37	31	14
7	40	35	18
8	43	39	21
9	46	42	24
10	48	45	26

THIS IS NOT FAIR

Draft Regulations... have you responded?

Attached to this newsletter are model letters to send to your local MP and councillor. It is important that as well as responding to John Prescott, Deputy Prime Minister, you must also respond to your local politicians encouraging them to put pressure on the Government in support of our campaign.

Please make sure that you send a copy of your response to the Branch so that we have a record of who has responded and what you have said. We want to make sure the ODPM does not overlook your views!

What else are we doing?

UNISON's actuary is working on a new briefing to highlight the

savings that would be made to the scheme by removing the 85 Rule and the proposed 25% lump sum commutation. The New Policy Institute is also doing some research for us on how much LGPS members save the Government and tax payer in benefits and pension credits by belonging to the scheme. We will post the key finding on the web site and send them to members.



**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.lancscc.gov.uk**