

Model Letter to MPs protesting at changes to the Local Government Pension Scheme

(your address)

(the date)

Dear (your MP)

LGPS (Amendment) (No. 2) Regulations 2004 (England and Wales)

I am writing to seek your support in opposing the introduction of the Local Government Pension Scheme (Amendment) (No.2) Regulations 2004 SI No. 3372. These regulations were laid before Parliament on the 22 December 2004 and are due to come in to force on 1 April 2005. The scheme covers UNISON members like me working in many of our public services including local government, further education and parts of higher education, the police and probation services, passenger transport executives, the environment agency and the community and voluntary sector.

The changes, which these regulations will implement, are of great concern to me. Anyone who has planned to retire at 60, who would previously have qualified for an unreduced pension, and who is under the age of 60 at 1 April 2013, will find that benefits earned after April 2005 will be significantly reduced (by around 30%) if they still have to go at 60. In addition, anyone under 50 at 31 March 2005 will find that, if they are made redundant between the ages of 50 and 55, they will have no entitlement to a pension before 60, although their employer does have discretion to begin pension payments from 55. This could make more people who suffer the trauma of redundancy dependent on state benefits.

These changes will have a seriously detrimental effect on many long serving members of the scheme, especially the low paid and women. Many who are "burning out" because of work pressures will have to work five more years to be able to retire with a pension above the poverty threshold. If they cannot stay in work, they may well end up dependent on means tested benefits and on the taxpayer. (Please add personal example if relevant)

My union supports a positive agenda which would offer people choice through a flexible retirement age; some might choose to work on past 65.

I want my union to engage in a constructive debate with the employers and Government about how best to modernise the scheme. These unfair amendment regulations make such a debate impossible. These changes are being implemented a year before changes to other public service schemes. The increase to the minimum age from 50 to 55 is being introduced five years before this change is required in private sector schemes the evidence shows that, although the cost of the LGPS has increased, mainly due to the decline of the

stock market, it is still sustainable and affordable. The agenda for changing my scheme should not be driven by political considerations or by the alleged 'pension envy' from the private sector.

The Government needs the goodwill of public service workers. The proposed changes to the Public Sector Scheme retirement age are already causing widespread anger amongst the public service workforce. Are you willing to support UNISON's efforts to persuade ministers to withdraw these regulations? This would allow for a full investigation of the implications of these changes and would enable a proper debate to take place about the new scheme which ministers want to introduce in 2008. I look forward to your response.

Yours sincerely

(A UNISON member)