



Vote **YES** in the LGPS ballot

Dear UNISON member

UNISON is seeking your views, in this ballot, on the proposals for the 'new' Local Government Pension Scheme from 1 April 2014.

UNISON's four service groups representing almost 700,000 of the union's members in local government, police and justice, community and water, environment and transport have all held meetings to discuss the recent branch consultation over the LGPS proposals. They are all recommending that you vote 'yes' in the ballot.

Following the industrial action on 30 November the government agreed that we could negotiate independently from the other public sector schemes over the £900 million 'savings' and the new scheme. Thank you for supporting the action. It helped to strengthen our position in the talks.

We believe that we have negotiated proposals which will mean that many members do better and pay less than now and have protected the LGPS for the future. Key features include:

- no increase in average contributions, which stay at 6.5%
- protection of the final salary link on retirement for accrued pension to 31 March 2014
- protection for all within 10 years of their normal pension age at 1 April 2012
- an improved accrual rate – from 1/60 to 1/49
- all members contracted out under TUPE will have the right to remain in the LGPS
- part-time workers' contributions based on actual not full-time equivalent earnings.

It is very important that you vote in this ballot. We need to make it clear to the coalition government that the LGPS remains a key issue for UNISON and that its future matters!

The government is required to carry out a statutory consultation to change the LGPS regulations, starting in September. They have committed themselves to using the current proposals as the basis of the consultation if they are accepted. If not, the government could consult on worse proposals, which we clearly don't want!

If you decide to reject the proposals, it is important that you are aware that your service group believes that it would require further, sustained industrial action to gain any improvements, which could not be guaranteed.

To find out more about the proposals, please go to the UNISON pensions website at unison.org.uk/pensions/lgps.asp

Whatever you do, make sure that your voice is heard and vote in this ballot!

Yours sincerely

Heather Wakefield
UNISON national secretary, local government



Vote online today at
www.votebyinternet.com/unisonlgps2012

Ballot helpline 0845 355 0845 open 10-21 August

Among the improvements to the LGPS negotiated by UNISON are:

- No overall contribution increase – 90% of members will pay the same or lower contributions than now – you will only pay more if you earn over £43,001 a year.
- A 'career average' scheme which uses all your pensionable pay to calculate your pension, increased in line with the Consumer Prices Index (CPI).
- An improved 1/49th accrual rate which means your pension builds up faster each year.
- Pensionable pay **will include** non contractual overtime and additional hours worked by part-time and **term-time workers** – so more of your earnings will count towards your pension.
- Most part-time **workers will pay** less for their pension as contributions for part-timers will be based on actual pensionable earnings from 2014, not the full-time equivalent as they are now.
- A new 50/50 option means that after April 2014 you can choose to pay half the contribution to receive half the pension in those years, while keeping full survivor benefit and ill-health pension protection. You can opt back in to the full contribution for full pension rate at any time.
- If you are transferred to a private or voluntary sector employer, you will still have the **right to stay** in the LGPS.

In addition to these changes, current scheme members' pensions benefits for service before 1 April 2014 are protected and will still be calculated on final pensionable salary on leaving service or retirement. The current normal pension age of 65 will continue to apply to this part of your pension. The existing Rule of 85 protections will still apply and members will not have their pension reduced if they are made redundant after the age of 55, regardless of normal pension age.

If you want to find out more about how these changes will affect you then go to unison.org.uk/pensions/lgps.asp or contact your UNISON branch.