

Fighting attacks on pension schemes - be prepared

Do you know that the maximum Basic State Pension is only £95.25 a week and that the Pension Credit (a guaranteed state funded income for those on low incomes over age 60) is only £130 a week!!

Could you live off this in retirement??

NO OF COURSE YOU CAN'T HENCE WHY EMPLOYER SPONSORED PROVISION IS SO VITAL

Need Pensions Info? Contact the Pensions Unit

Pensions Unit Contact Details

g.jenkins@unison.co.uk
a.fox@unison.co.uk
m.roper@unison.co.uk

Guides to both the Local Government and NHS Pension Schemes can be obtained by e-mailing m.roper@unison.co.uk or calling 020 75511406

In the current economic climate in particular all pension schemes are under threat and potentially subject to detrimental changes. Young members particularly are at risk and hence it's vital you know what your rights are and that UNISON is doing everything it can to try to improve and protect your pension rights.

If you are not already in an employer sponsored pension scheme be aware that most good quality pension schemes are closing to young members. Local Government and NHS Pension Schemes are under threat from pension envy. If either you or a friend have not joined an employer's pension scheme waste no time in considering the benefits of doing so before it is too late.



UNISON IS COMMITTED TO DEFENDING ATTACKS ON OUR MEMBERS PENSION RIGHTS AND PLEASE CONTACT US IF YOU COME ACROSS POTENTIAL THREATS

REMINDE ME WHY PENSIONS ARE IMPORTANT AGAIN.....

- ◆ Pension contributions attract income tax relief
- ◆ Survivors pensions and lump sum death benefits can be paid
- ◆ Pensions can be paid in the event of ill-health
- ◆ Pensions are transferable between schemes
- ◆ You could effectively be taking a pay cut if you don't join
- ◆ How are you going to live post retirement otherwise?