

# Palestine: Is your pension fund investing in the occupation?

---

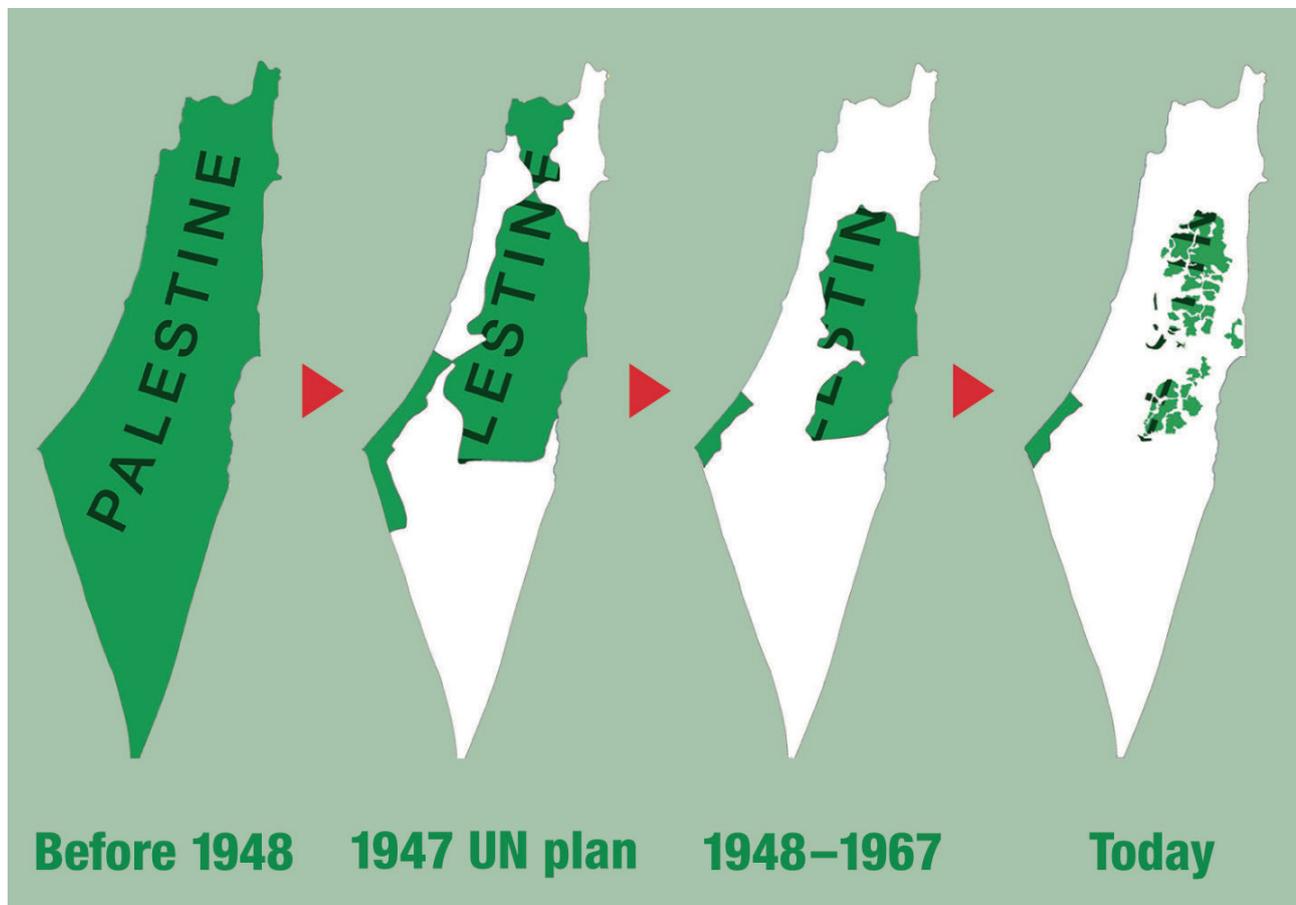
A UNISON guide to pension fund engagement and divestment

'If you are neutral in situations of injustice, you have chosen the side of the oppressor.'

**Desmond Tutu**

'Harrowing images of death, destruction and human suffering in the Palestine/Israel conflict cannot fail to move even the most hard-hearted cynic ... Our government must immediately end the arms trade with Israel. But a lasting peace relies on an end to the illegal occupation and blockade of the Palestinian territories and for the creation of a viable, independent Palestinian state alongside Israel.'

**Dave Prentis, UNISON general secretary**



## Contents

Introduction	4
UNISON's campaign against the occupation	5
More about Palestine	6
Investor power?	7
Making a case for divestment or change	8
The Local Government Pension Scheme	9
How can I influence my local pension fund?	10
Conclusion	12
Further information	13
Appendices	15

## Introduction

Israel's occupation of Palestine is illegal under international law, but a lot of multinational companies are associated with it. Some provide security equipment, build infrastructure or run factories, but are rarely criticised for their involvement in the occupation. These companies aren't always easy to influence, but they will listen to significant shareholders, including pension schemes. This briefing looks at how we as trade unionists can use our collective power through our pension funds to put pressure on the companies that are involved in the occupation, and if they don't act for our pension fund, to sell their shares (divest).

---

The people of Gaza have spent the last eight years living under a tight land, sea and air blockade, cut off from the outside world. In 2014 Israel launched its fourth major military attack on Gaza in a decade. More than 2,000 Palestinians were killed in 50 days, including 500 children. The blockade continues to hamper efforts to rebuild housing and infrastructure. For Gaza's 1.8 million people, electricity is only available for six hours a day on average and 95% of the water is undrinkable.

In the West Bank, nearly four million Palestinians live under occupation. The Israeli government continues to build illegal settlements, while segregating the Palestinian population behind a wall that is four times as long and twice as high as the Berlin Wall. A ring of Israeli settlements and the wall separate occupied East Jerusalem from the rest of the West Bank.

The struggle for Palestinian freedom and rights is driven by its people, but the self interests of governments and the scale of the oppression means that international solidarity and pressure are essential.

Since 2014 this solidarity has grown to new levels. During Israel's last assault on Gaza hundreds of thousands of people marched through cities globally calling for freedom and peace. Governments all over the world are now beginning to feel the pressure from their citizens to end Israel's violations of Palestinian human rights and international law. This pressure is making a difference, but we also need to focus on the companies that are associated with the occupation.

These companies are often big household names, with operations all over the world. Deregulation means they are not very accountable, but they should listen to their investors, some of the largest of which manage our pensions.

This pack will help you win the arguments with your pension scheme and encourage them to put pressure on the companies that are involved in the occupation. If just a handful of these companies decided that business in Palestine no longer makes sense, then many more will do the same. This will be a major economic blow to the occupation.

This pack is primarily aimed at UNISON members who are in defined benefit pension schemes (a pension pot based on your salary and how long you've worked for your employer). Some of the pack is focused on the Local Government Pension Scheme (LGPS), but many of the arguments still apply to members in other schemes. We plan to provide additional guidance for members in other schemes including defined contribution schemes (a pension pot based on how much is paid in).

## UNISON's campaign against the occupation

UNISON has long campaigned for the rights of Palestinian people, and works with trade unions, labour organisations and human rights groups in implementing its policy. UNISON believes that lasting peace in the Middle East will only be achieved by justice and self-determination for the Palestinian people. We support the creation of a viable, independent Palestinian state alongside Israel.

However, UNISON also believes that the biggest barrier to peace is the continuing Israeli occupation of the West Bank, East Jerusalem and Gaza. The occupation has lasted for nearly 50 years in defiance of United Nations resolutions and international law.

UNISON recognises the injustices being committed against the Palestinian people, and UNISON conferences have repeatedly supported Palestinian rights and international law. Support for justice and Palestinian rights is seen as a central international issue in the trade union movement. In the UK, TUC Congress has consistently passed policy since 2009 in support of freedom and justice for the Palestinians, and urging unions to affiliate to the Palestine Solidarity Campaign (PSC). For more information see <http://www.palestinecampaign.org> (UNISON is not responsible for content on third party websites).

In 2010, the TUC passed policy, reaffirmed in subsequent Congresses, to 'work closely with the Palestine Solidarity Campaign to actively encourage affiliates, employers and pension funds to disinvest from, and boycott the goods of, companies who profit from illegal settlements, the Occupation and the construction of the Wall': <http://www.palestinecampaign.org/tuc-policy>.

Gaza and the West Bank will continue to be in the news, and that news will rarely be good news for the Palestinians. But your support can change that. By joining together with other UNISON branches, trade unions all over the world and the Palestine Solidarity Campaign, we can take concrete action to help bring an end to the Israeli occupation and the blockade of Gaza, and support freedom and justice for Palestinians.

## More about Palestine

The Palestine Solidarity Campaign (PSC) provides a range of fact sheets which will give you a background to the situation in Palestine: <http://www.palestinecampaign.org/information/factsheets>.

### The Occupation and International law

- Israel's occupation of the West Bank, Gaza, East Jerusalem and the Golan Heights (Syria) is a violation of international law. UN Resolution 242 calls for Israel's withdrawal from these territories.
- Israel's settlement building policy, as well as the actual building of the settlements, is a breach of international law. UN Resolution 446 states: 'The policy and practices of Israel in establishing settlements in the Palestinian and other Arab territories occupied since 1967 have no legal validity and constitute a serious obstruction to achieving a comprehensive, just and lasting peace in the Middle East.'
- Israel's settlements in the West Bank are built on land taken from the Palestinians. The theft of this land contravenes the Hague Convention which states: 'Private property cannot be confiscated'.
- The destruction of Palestinian towns and villages, and the building of settlements on that land, has changed the physical geography of the West Bank. The influx of Israelis and immigrants from other countries to live in the settlements has altered the population of the West Bank. UN Resolution 465 states: 'All measures taken by Israel to change the physical character, the demographics, the status and institutional structure of the West Bank, Gaza, Jerusalem and the Golan Heights have no legal validity.'
- Palestinian homes and property, including thousands of acres of farmland, are destroyed to clear the way for settlement building. One of the definitions of a war crime, according to the Rome Statute of the International Criminal Court, is the 'extensive destruction and appropriation of property, not justified by military necessity and carried out unlawfully and wantonly.' (Article 8)
- The arrival of Israelis to live in the settlements is a violation of Article 49 of the 4th Geneva Conventions, which state: 'The Occupying Power shall not deport or transfer parts of its own civilian population into the territory it occupies.'

### Companies associated with the occupation

This campaign seeks to influence the key companies that are associated with Israel's illegal occupation, settlements and wall. Some companies have factories located in the illegal West Bank settlements. They often employ Palestinian workers, paying them far less than they would have to pay Israeli workers, without providing them with holiday pay, sick pay or the right to join a trade union. Other companies are providing services to the Israeli military, checkpoints or prisons.

PSC has worked for many years with others to call on those companies to end their involvement with the occupation; including by challenging contracts held by those companies in the UK, taking the issue to boards and investors by attending AGMs, and encouraging consumers not to buy or use products made by companies associated with the occupation. This campaign goes further by using the financial muscle of our pension schemes to tell companies to end their association with the occupation, or risk divestment.

Investigate is an online research tool for investors, providing details of the companies and their investment portfolios that are alleged to have links with Israel's illegal occupation of Palestine. It is a project of the American Friends Service Committee: <http://investigate.afsc.org/screens/occupation> (UNISON is not responsible for content on third party websites).

The PSC also provides information about some of the major companies operating in Palestine, including details of their activities in Palestine.

## Investor power?

UK pension funds have a combined asset value of over £4trillion; at least half of this is invested in companies in the UK and across the world. Most pension schemes and their funds use investment companies to manage their investments for them. These companies manage billions of pounds, and therefore have significant power when they choose to engage with companies at board level. It is this financial muscle which could be used to stop companies being involved with the illegal occupation of Palestine, and could have a significant impact on the lives of Palestinian people.

There is already considerable evidence of pension funds and investment companies using their power to influence the actions of companies they invest in. However, they normally do this to persuade companies to change their ways of operating and to remove risk for their investment.

News Corp/BskyB: In 2011 institutional investors were concerned at a proposal to re-elect James Murdoch as chair of BskyB, because of his links to News Corp. At the AGM a significant number of independent shareholders voted against his re-election. Four months later he stood down as chair.

Tesco: In 2013 major investors played a key role in pressing for changes to Tesco's senior management following concerns about its performance and accounting.

Pressure on pension funds and fund managers was used by the Anti-Apartheid Movement to encourage divestment from South Africa, and contributed to the international campaign against apartheid.

In some cases, where a company cannot or will not change, investors divest (sell their investments). There are plenty of examples of significant investors divesting from particular companies for moral or ethical reasons. Organisations and companies from the Guardian Media Group to universities and faith organisations have decided to sell their investments in fossil fuels because of the damaging impact on the environment.

## Making a case for divestment or change

No matter what scheme you are in it is important that you set out your arguments first, either if you are meeting with your pension fund trustees or managers in person, or submitting a paper.

Find out which companies your pension fund invests in. Ask your pension fund managers for the details of all their investments. Check the list and find out which companies, if any, are associated with the occupation and how they are involved. For the latest information and advice check the Investigate website: <http://investigate.afsc.org/screens/occupation> (UNISON is not responsible for content on third party websites).

If your fund doesn't currently invest in any of the companies listed, you will still need to make sure they don't make any future investments in companies that are involved in the occupation.

As the occupation is illegal under international law, those companies that are associated with it are increasingly placing themselves at reputational, legal and regulatory risk. Some are already coming under increased international scrutiny for their operations, with various human rights organisations, NGOs and the media running high profile campaigns highlighting alleged human rights concerns. Reputational risk can have a significant sudden impact on a company and therefore its investors. In the case of your pension, you can argue that your pension fund should mitigate the risk to its investments by making the case that companies should cease any operations which are associated with the occupation. The reasons why the occupation of Palestine is illegal under international law are set out above.

Companies associated with the occupation could also be placing themselves at risk of litigation. Litigation is often used to redress alleged human rights abuses, and with increased international attention on the situation in Palestine, this could have an impact on companies found to be operating there illegally. Again you can argue that your pension fund should mitigate the risk to its investments by engaging with companies concerned.

One of your strongest arguments is contained in the government Law Commission's recent guidance on Fiduciary Duties of Investment Intermediaries. The guidance makes it clear that where trustees think

ethical or environmental, social or governance issues are financially important they should take them into account. It also says that, whilst a financial return should be the predominant concern of pension trustees, the law is sufficiently flexible to allow other, secondary, concerns to be taken into account. The law permits trustees to make investment decisions that are based on non-financial factors, provided that they have good reason to think that scheme members share the concern, and there is no risk of significant financial harm to the fund: [http://lawcommission.justice.gov.uk/publications/fiduciary\\_duties.htm](http://lawcommission.justice.gov.uk/publications/fiduciary_duties.htm).

It is important to show your fund trustees that this is an issue that members are concerned about. A motion from trade union branches might be a start, but to make a stronger case you may consider a petition or online poll of fund members.

Many funds will have a 'Statement of Investor Principles', ask your fund manager for a copy. It sets out the fund's policy on investing and managing its assets. It may include a section on social, environmental and ethical issues, which could provide you with some of the arguments you need. For an example from the Local Government Pension Scheme, see the Statement of Investor Principles from Islington Council: [http://www.islington.gov.uk/publicrecords/library/Finance/Business-planning/Procedures/2012-2013/\(2012-06-18\)-Statement-of-Investment-Principles-Nov-2011.pdf](http://www.islington.gov.uk/publicrecords/library/Finance/Business-planning/Procedures/2012-2013/(2012-06-18)-Statement-of-Investment-Principles-Nov-2011.pdf).

---

### Divest or change?

In many cases it may be worth using your pension fund's leverage with a company to push for change first of all, and only divest if they refuse to change. If your pension fund divests without negotiation it could lose any leverage it has with the company concerned. Those who make the big decisions about your pension are also much more likely to listen to your arguments too, if you push for negotiation first.

## The Local Government Pension Scheme

The Local Government Pension Scheme (LGPS) is the only large public service pension scheme that invests to help pay pensions. If you are part of another scheme, read on, as many of the same arguments will apply to any other investments you, or organisations you are involved in, may have. If you are a member of a private sector pension scheme or have a private pension this is particularly relevant to you. The NHS scheme does not use investment funds.

The LGPS has about five million members working mainly for local authorities and public service providers in England, Wales and Scotland. The LGPS is administered through 101 local pension funds. These are usually geographically based on larger local authorities or groups of local authorities. The Local Government Pension Scheme Northern Ireland is operated by the Northern Ireland Local Government Officers' Superannuation Committee (NILGOSC). Collectively these funds hold around £200bn of investment assets. Investment companies and the companies they invest in listen to the LGPS.

### What does your local LGPS pension fund do?

- It collects contributions from the employers, some funds may have 300 paying employers;
- It administers the pension scheme rules;
- It pays out pensions, using investment returns and contributions;
- It hires fund managers and investment advisers;
- It keeps the investment returns and pays for the fund management.

### How is my local LGPS fund organised?

Administering authority: Each fund will have an administering authority, usually a local authority, even if the fund covers a number of local authorities. The fund will normally be administered through a pensions committee, similar to trustees of other pension schemes, consisting of councillors from the administering authority and other local authorities that are part of the fund. The pensions committee will be dominated by the majority party of the respective local authority.

Pension board: There will also be a local pension board, which is responsible for assisting the administering authority to comply with the regulations and legislation relating to the governance and administration of the scheme and requirements imposed by the Pensions Regulator. The local pension board is also responsible for assisting the administering authority to ensure the effective and efficient governance and administration of the scheme. The membership of the local pension board will depend on the administering authority, but it will include employer representatives, scheme member representatives and possibly independent members appointed by the administering authority. The power of this committee will vary from fund to fund, but it should be noted that its duty is to assist; the real power lies with the councillors on the pensions committee.

Fund managers: Each fund will have a number of people responsible for administering the fund, or different parts of the fund. This may not be your local authority, particularly where a fund covers two or more local authorities. Most investments will take place through investment management companies, which will be given a mandate for a particular area e.g. active European equity.

Each fund will have a lead UNISON branch attached to it. It will also have a number of UNISON branches with scheme members paying into it including local government, police, higher education and environment agency branches. With any campaign it is important that all branches are networked and involved in the issue. It's also crucial that you keep your UNISON regional officer or regional lead officer on pensions informed.

You'll have to influence all of the above, particularly your fund's pension committee if you are going to make a difference. The way the LGPS is run is to a great extent decided by central government, but each local fund is governed slightly differently, so you'll have to do a little research to find out more. Many of the individual funds have their own websites with a huge amount of information about who runs them, their investment strategies and individual investments. If you can't find the information you need, contact your local fund managers, most of which are listed on the Local Government Pension Scheme website: <http://www.lgps.org.uk/lge/core/page.do?pageId=99259>).

## How can I influence my local pension fund?

In one word: Campaign.

1. Do your research
2. Build awareness and support
3. Influence decision makers
4. Keep up the pressure

---

### Do your research

Once you have been through the steps in the 'make your case' section the next thing to do is to find out who has the power to make decisions about your pension and how you can influence them.

The main people you will need to influence are the trustees or equivalent of your scheme. In the case of the LGPS it will be the councillors on the pensions committee and members of your pension board including employers, member representatives and independent members. All of these, both individually and sometimes through their member organisations, are open to lobbying, reasoned argument and, in some cases, political pressure.

Contact your fund's member representative/s. They may well be a branch member or officer. Gain their support and use them as an adviser and a vital source of information on the best ways to influence the pensions committee and board. Ask them what the likely barriers are, how different board members are likely to react, and who the most important people to influence are.

Find out when elections or selections for member representatives take place. It is important that UNISON members are properly represented when decisions about their pensions are made. Recruitment information will often focus on the need for board members to be pension or finance experts, and that's important. But it's also important to have board members who will articulate the concerns of scheme members and the public about how and where their money is being invested.

Which local councillors sit on the pensions committee, which parties do they represent and what are their interests? Do any activists live in their ward, and would they be willing to write them a letter or attend a surgery?

Use the mapping tool (appendix 1) to help you decide who you need to influence and how you can influence them.

---

### Build awareness and support

Building awareness and support amongst scheme members is essential, before you seek to influence your pension committee and board. It will show you have popular support for your demands and ensure that you have others willing to promote the campaign.

Start with your branch. UNISON has thousands of members in the LGPS and you will need to get your branch members' support first. You will need to show the pensions committee and board that LGPS members are very concerned that their pension funds are being invested in companies that are associated with the occupation, and they want to know what their pension fund is going to do about it.

Get the support of your branch officers and put it on the agenda of your next branch meeting. Use the model presentation to inform branch members about the issue: <http://www.unison.org.uk/documents/4619>. If you'd rather have a speaker to address the branch, ask the Palestine Solidarity Campaign if they can help. Make sure your branch has policy on the issue by debating and passing the model motion (Appendix 2), mandating your branch to support the campaign.

Pension funds can have members from up to 300 employers from schools to fire fighters. Approach other unions with members in the scheme to build cross union support for your campaign. Consider conducting a petition or online poll of fund members to ensure you can make the case that you have strong support

You should also try to build public support for your campaign. Seek the support of sympathetic political parties, particularly if they have councillors on your local pensions committee. Encourage constituency party structures to discuss and pass policy supporting your campaign and your calls.

Seek the support of local community leaders. Branch members may have links with school governors, faith leaders and community group leaders. These people will often have an influential relationship with their local councillors and be able to raise issues of public concern.

Highlight your campaign to the local media, linking your letter to the editor or press release to a recent news story from Palestine. This will make it much more newsworthy.

.....  
**Influence decision makers**

Arrange a meeting through the branch with your employer to raise your concerns, using the formal negotiating machinery. Seek assurances from them of the steps they will take to raise the issue with the pensions committee and board. Involve other union branches if appropriate.

Write formally as a branch to the chairs of the pensions committee and board, raising your concerns and seeking a meeting. Consider submitting a paper outlining your arguments. See Appendix 3 for a model letter.

If branch members live within the local authority ask them to write to/email their local councillors to raise the issue. See Appendix 4 for a model action for members. Don't forget to include details of how they can contact their councillors and ask for responses to be forwarded to the branch. Encourage those who take an active interest in the campaign to attend their local councillor's next surgery and lobby them, particularly if they sit on the pensions committee.

Make a judgement call: How is your pensions committee and board likely to respond to your request? This will depend on a number of factors, including councillors political views. In some cases, where you anticipate a hostile response, it may be worth starting with a soft request, for example asking for a letter of concern to be written to individual companies. You can then step up your demands if you receive an unsatisfactory response.

Meeting your pensions committee and board members: Make it clear that scheme members and the public are deeply concerned that pension funds are being invested in companies associated with the occupation (if this is the case). Give examples such as the policy you have passed and highlight who else is raising it as a concern. Explain how companies are involved in the occupation, and the steps that have already been taken to get them to change their ways. Make it clear what you are calling on them to do. We want them to put pressure on the companies they invest in to cease any involvement with the occupation, and if they don't, to divest. We are also calling on them not to make future investments in companies associated with the occupation. Be prepared for the arguments that will be used against you. See the section on making your case. Ask to be informed of any responses they receive from companies and update you on the steps they are taking to ensure that no further investments are made in companies involved in the occupation. Make it clear that this is a major issue for scheme members and it won't go away!

.....  
**Keep up the pressure**

After your initial efforts it would be far too easy for your pension fund to write a timid letter to a few companies and think their job is done. Ask for regular updates on what the committee and board is doing to respond to the issue, and ask to see any responses from the companies they have written to. If the responses aren't satisfactory, you will need to follow up.

## Conclusion

The illegal occupation of Palestine will continue to have a devastating effect unless we put pressure on those who are associated with it. This means influencing governments and companies to put aside their own self interests and take action for change. Many UNISON members will be shocked to learn that their pension funds are indirectly associated with the occupation, but the good news is we can stop it.

We hope you will find this pack useful and join the many other UNISON branches campaigning to ensure that our pension funds aren't invested in companies that are involved in the occupation.

Do keep your regional officer informed and let the NEC International Committee know how you are getting on with the campaign, and if you need any additional information and advice, via [i.relations@unison.co.uk](mailto:i.relations@unison.co.uk).

Pension funds can be notoriously slow to make decisions, so stick with the campaign and keep up the pressure. A change in policy by a small number of multinational companies can make a crucial difference to the lives of millions of Palestinians.

## Further information

---

### About Palestine

The Palestine Solidarity Campaign has a wealth of campaign information and background on the situation in Palestine, as well as about information about how your branch can affiliate.

<http://www.palestinecampaign.org>

---

### About pensions

The UNISON website contains comprehensive sections about the Local Government Pension Scheme and about pension governance

<http://www.unison.org.uk/get-help/pensions>

You should also speak to your UNISON regional officer.

About the Local Government Pension Scheme

<http://www.lgps.org.uk/lge/core/page.do?pagelId=100438>

How to find your local fund

<http://www.lgps.org.uk/lge/core/page.do?pagelId=99259>

---

### Who owns what?

Many major companies have information about their major shareholders somewhere on their website, but you will need to know where to look. Some independent market analysts provide search tools where you find lots more about who owns significant shares in which companies. One example is 4-Traders: <http://www.4-traders.com>

---

### Companies associated with the occupation

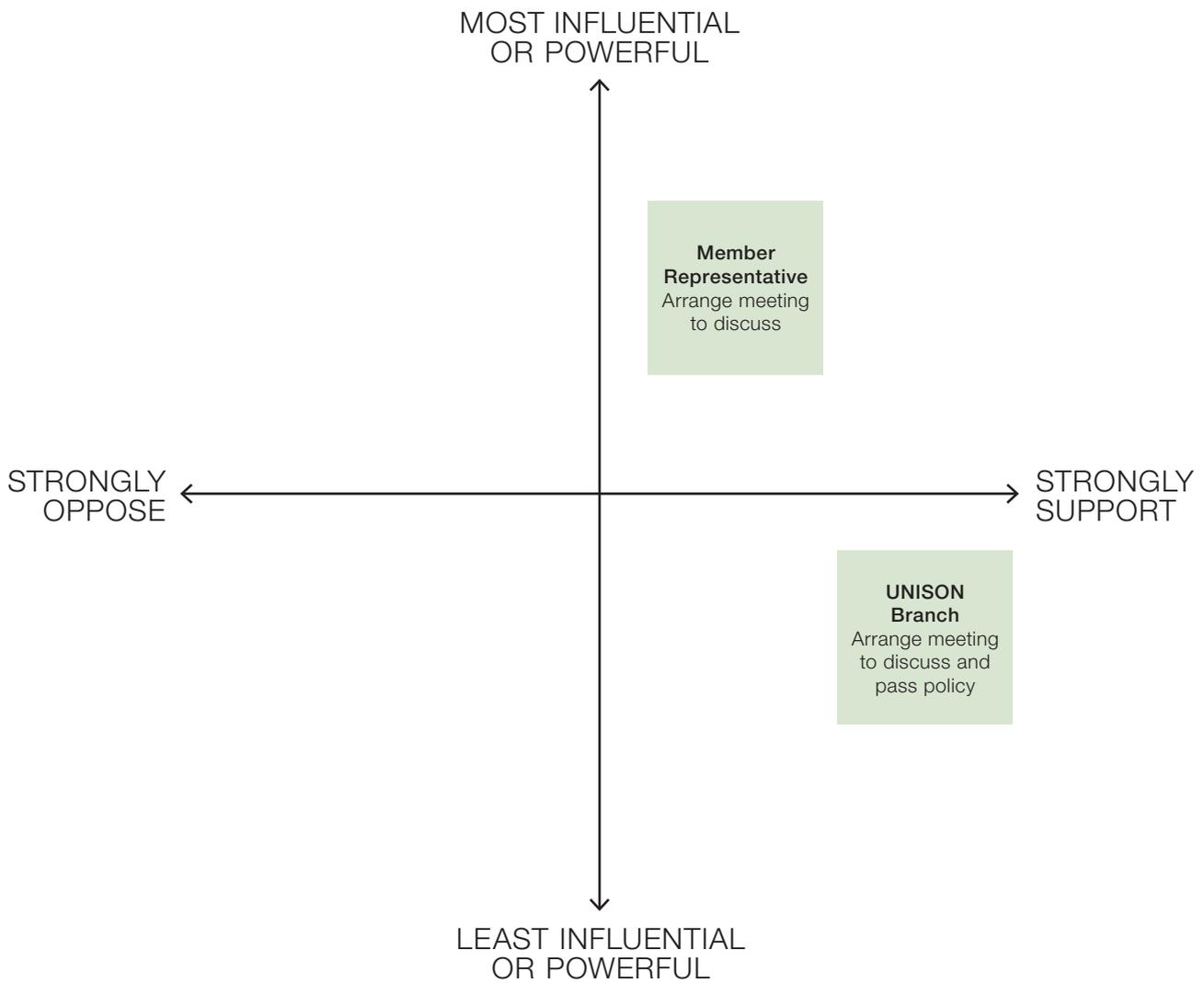
'Investigate' is an online research tool for investors, providing details of the companies and their investment portfolios that are alleged to have links with Israel's illegal occupation of Palestine. It is a project of the American Friends Service Committee: <http://investigate.afsc.org/screens/occupation>

UNISON is not responsible for content on third party websites.

## Appendix 1: Mapping tool

*Draw the tool on a big piece of paper use sticky notes to map out who you need to influence and how you can influence them.*

---



## Appendix 2: Model motion

*This model motion is for you to debate and approve at your branch. It commits your branch to support the campaign. Remember to adapt it to your local circumstances first and particularly make sure that you are right that the fund is investing in such companies.*

---

### **This branch notes:**

The deteriorating situation in Palestine, particularly the 2014 military attack against Palestinians trapped in Gaza, in which over 2000 people died in 50 days.

That Israel has held Gaza under a tight land, sea and air blockade since 2007, cutting off 1.8 million Palestinians from the outside world.

That nearly four million Palestinians in the West Bank live under Israeli occupation. Israel continues to build illegal settlements for Israelis, while segregating the Palestinian population behind a wall, and that that East Jerusalem is occupied, annexed and separated from the rest of the West Bank by a ring of settlements and the wall.

The rights of people living under occupation are guaranteed under article 49 of the Fourth Geneva Convention to which Israel is a signatory, and which states that “the occupying power shall not deport or transfer part of its own civilian population into the territory it occupies”.

That many pension schemes invest in multinational companies which are involved in the occupation by supplying security equipment, building infrastructure and establishing business operations on illegally occupied land.

### **This branch believes:**

That lasting peace in the Middle East will only be achieved by justice and self-determination for the Palestinian people and an end to the continuing Israeli occupation of the West Bank, East Jerusalem and Gaza.

That the Palestinian people should have a viable, independent Palestinian state alongside Israel.

That Local Government Pension Scheme funds should not be invested in companies that are associated with the illegal occupation of Palestinian land.

### **This branch resolves:**

To campaign for [insert name of pension fund] to use its influence to encourage companies it invests in to cease any involvement with the illegal occupation of Palestine, and to divest from any companies that refuse to change.

To campaign for [the pension fund] to commit to not invest in any companies that are associated with the illegal occupation.

## Appendix 3: Model letter

*Use this model letter to write to the chair of your pension committee and board and ask for a meeting. Remember to adapt it to your local circumstances first and particularly make sure that you are right that the fund is investing in such companies.*

---

Dear [name],

Members of [name of branch] are deeply concerned about the deteriorating situation in Palestine, and the denial of basic human rights for millions of Palestinian people living in Gaza and the West Bank.

The situation in Gaza reached a new low in 2014, when Israel launched a major military attack, killing 2,000 people and leaving thousands more homeless. The ongoing 2007 blockade continues to prevent Palestinians from rebuilding their homes and crucial infrastructure. In the West Bank nearly four million Palestinians live under Israeli occupation. The Israeli government continues to build illegal settlements, in violation of international law, whilst segregating the Palestinian population with the wall, transport infrastructure and settlements.

We are particularly concerned that [name of fund] has invested members contributions in multinational companies which are associated with the occupation by supplying security equipment, building infrastructure and setting up business operations on illegally occupied land.\* This could place financial, reputational, legal and regulatory risks on fund investments.

We would welcome the opportunity to meet with you and discuss how we can best take forward scheme members concerns about investments in a constructive way. We would welcome the opportunity to discuss how [name of pension fund] might engage in a constructive dialogue with companies it invests in about their involvement in Palestine, and how scheme members concerns can be considered when making future investments.

Yours sincerely,

\*Delete as necessary

## Appendix 4: Action for branch members

*Use this model action to encourage branch members to write to their local councillors in support of the campaign. Remember to adapt it to your local circumstances first and particularly make sure that you are right that the fund is investing in such companies.*

---

Dear branch member,

Every month many of us pay a contribution from our salary to the Local Government Pension Scheme. We expect those who manage our local fund to invest it wisely and ethically on our behalf.

[Name of branch] has long campaigned for the rights of Palestinian people and is deeply concerned about the deteriorating situation in Gaza and the West Bank.

We don't want our pension funds to be invested in companies that are associated with the occupation of Palestine, particularly as it breaks international law.

Do you live in [local authority]? Then please write to your local councillors and say we don't want our pension contributions invested in companies that are involved in the illegal occupation of Palestine.

Please copy and paste the message below into an email and send it to your local councillors today. You can find their contact details here: [insert link to councillor contact details on your local authority website]

Thanks for your support,

[name]

Please copy the message below and send it as an email to your local councillors. If you receive a response, please forward it to [branch email address]

Dear Councillor [name],

I am deeply concerned about the deteriorating situation in Palestine, and the denial of basic human rights for millions of Palestinian people living in Gaza and the West Bank. The Israeli attack on Gaza in 2014 killed 2,000 people and left thousands homeless. Nearly four million people in the West Bank live under occupation, segregated by illegal settlements and the infamous wall.

I am particularly concerned that our local authority pension fund has invested my pension contributions and public funds in multinational companies that are associated with the occupation by supplying security equipment, building infrastructure and running business operations on illegally occupied land.\* This could place financial, reputational, legal and regulatory risks on fund investments.

I hope you agree with me and many other local people that ethical, environmental and social issues should be considered when investing our pension funds, and every effort made not to invest in companies that are associated with an occupation which is illegal under international law.

Please pass on my concerns to your fellow councillors on the pension committee. I hope you will support us in ensuring that public sector workers have decent pensions, but not at the expense of some of the most oppressed and vulnerable people in the world.

Yours sincerely,

\*Delete as necessary

**Palestine:** Is your pension fund investing in the occupation?



