

**If nobody  
moves...**

**the piggy  
gets it**



**PROTECTOURPENSIONS**

# THIS CRISIS IS NOT OF OUR MAKING

“The price of this financial crisis is being borne by people who absolutely did not cause it, now is the period when the cost is being paid, I’m surprised the degree of public anger has not been greater.”

Mervyn King,  
Governor of the Bank of England



# PROTECT OUR PENSIONS

## THE FACTS **Our pensions are under attack and we must mobilise now to protect them**

### What is happening to my pension?

The UK Government's strategy is clear. They want us to **PAY MORE, WORK LONGER AND GET LESS** when we retire.

However, pension regulation is devolved to the Scottish Parliament - so MSPs have a choice to make. UNISON is calling on the Scottish Government to reject the UK plans and to protect quality pensions in Scotland.

### What are the key threats?

- Higher pension contributions - raising contributions by 50%. This is purely a pension tax to pay back the bankers and not a penny will go into your pension.
- Increases in retirement age
- The end of pension protection if you face privatisation
- The change to annual pension increases will be calculation from RPI to CPI - representing a 15% cut in benefit.

### What can I do?

Across the UK, public service pension schemes have around 7.3 million pensioners and approximately 5.4 million active members. Including dependants, 20 million people are with us in the fight to defend public sector pensions. In Scotland alone, more than 2 in every 5 people depend on public service pension schemes.

It's time for everyone to get involved - just remember no one person can do everything, but every one of us can do something! Every UNISON branch that has members saving in a public sector pension scheme must make sure they have at least one pension champion and workplace pension contacts. Contact your local UNISON branch to find out more. Not a member? Join online at [unison.org.uk/join](http://unison.org.uk/join)

You can follow our Protect Our Pensions campaign on UNISON's Blog, Facebook and Twitter. For more information visit our website [www.unison-scotland.org.uk](http://www.unison-scotland.org.uk).