

Your pension is under threat

Current proposals mean most people will pay more and work longer to get a pension that will be worth less.

And this is not because your pension scheme is unaffordable, or even because people are living longer – it's to pay for the deficit caused by an irresponsible banking system.

In all, the proposals are to 'save' £4bn from public service pensions. And most scheme members are expected to make up that money by paying higher pension contributions and working longer – up to 66 or even 68 before they get their pension.

And when you do retire, your pension will be worth less – the value of future pensions has been cut by around 15% by changing the way inflation is measured from RPI to CPI. UNISON is seeking a judicial review of this decision.

We've tried to negotiate in good faith for secure and affordable pensions – but ministers won't listen.

That's why we're asking you to vote for strike action to protect your pension.

In the Local Government Pension Scheme:

● Many will be expected to pay hundreds of pounds more from April next year – and hundreds more again in 2013 and 2014 – as contributions rise by an average of 50% to cover £900 million taken from local government's funds. This is just a tax on those saving for retirement.

● By 2020 you'll need to be 66 to collect your pension – and this is going to rise to 68 later.

● The plan is to end the pensions 'fair deal', negotiated in 1999, which protects workers whose jobs are privatised.

● This affects council workers, Environment Agency, police, probation and CAF/CASS staff, school workers, members in the community and voluntary sector, those working for passenger transport executives, some members in the NHS – such as social workers – people working in higher and further education – and many more.

Vote Yes to protect your pension.

We need a big yes vote and a big turnout – for your future.

A big yes vote will give UNISON the power to plan a campaign of industrial action, leading off with a one-day strike on 30 November.

A big yes vote will mean that together we can plan a strong campaign to put pressure on ministers to think again.

So make sure you vote – and vote yes. And urge your colleagues in UNISON to do the same. And if they're not in UNISON, get them to join – together we are stronger, together we can win.

Find out more at www.unison.org.uk/pensions/protectour.asp

If you are leaving employment before 30 November you are not entitled to vote and should not do so.