

## **PENSIONS**

### **DEFENDING PENSIONS**

This RISC applauds all public and private sector workers taking industrial action to defend their pensions and calls upon the Unite EC to continue with the campaign to support members facing such action so that pensioners can live with dignity.

**CAT RISC – North West**

### **PROTECTION OF MEMBERS PENSIONS**

This Conference urges the Union to fight against any attacks on our member pensions which are being treated threatened by the Government or the European Directive and the Government is failing to address this issue.

**Energy & Utilities RISC – London and Eastern**

### **SUPPORT OF THE PUBLIC SECTOR AND PRIVATE SECTOR OCCUPATIONAL PENSIONS**

This conference instructs the National Executive Committee to ensure Unite campaigns vigorously without capitulation in support of our member's pensions in the public and private sector. The recent disputes in the public sector and at Unilever have shown that where trade unions stand and fight, Governments and multi-national companies cannot impose their will unanimously and without recourse. It is only trade unions like Unite who can defend our pensions from the boardroom excess that results in our members future earnings being used to prop up their excessive high pay and rewards for shareholders. Many pension schemes are now facing attacks such as the Railways pension schemes and many multi-nationals as well as the public sector pension schemes. We have no choice to fight; no one else will do this, only trade unions can lead this fight. Ensure the policy of this union is unequivocal in its support of all workers in organisations in respect of their pension schemes. Ensure the unions policy allows for all our members wherever they work to be able to live in dignity for all their retired years.

**NW/Docks, Rail, Waterways and Ferries RISC**

### **PENSIONS POLICY**

This Conference notes that the union's policy on pensions addresses both public and private sector schemes and has at its core the principal that every employee should have access to some form of pension provision.

The Conference also notes that the union is supporting legislation to compel employers to auto-enrol employees into pension schemes which meet a minimum standard, with an employer contribution rate set at a more generous rate than that proposed by the government.

However, the conference believes that Unite's pension policy is silent when addressing the issue of company takeovers, where Transfer of Undertakings (TUPE) applies to contractual terms and conditions, but where, under United Kingdom legislation, occupational pensions are excluded from TUPE provisions. As a consequence, many employees have been, and still are severely disadvantaged as a result of mergers and takeovers, often having their pension schemes closed, and their pensions

“frozen”, with no further chance of building up their benefits, instead becoming deferred members of those schemes.

The conference therefore proposes that an additional provision be put into the Pension policy section, to read as follows:

“Unite believes that the TUPE provisions should be extended to cover occupational pension schemes, and that when a merger or a takeover occurs, the succeeding company must be legally obliged to take on the responsibility for the pension scheme of the company taken over. The union will press the government to enact legislation to that effect, but while occupational pensions remain outside the scope of the TUPE provisions, the union will press for any merger or takeover to INCLUDE the company pension scheme; the union is committed to supporting members who are prepared to take action in order to retain their pension scheme in a merger or takeover situation.

**Civil Air Transport RISC – South East**

### **ENHANCED RETIREMENT PROVISION**

We receive pitiful reward for a lifetime of saving and when we die the pension pot is retained by the insurance companies.

Our union should head a campaign to find a new way of funding retirement which involves the pension pot being used to provide a decent pension. This could involve the use of some of the capital being used year on year as the person gets older and actually becomes an asset of the individual on death.

**Lincolnshire Area Activists Committee**

### **PENSIONS**

This Conference notes

- The basic and second pension in Britain amounts to 30.8% of average earnings, and 32.5% in Ireland, placing Britain 12<sup>th</sup> among EU countries and Ireland 11<sup>th</sup>;
- That 2.5m pensioners (1 in 4) in Britain are living below the official poverty line defined as 60% median population income (equivalent to £178 a week before housing costs in 2011) and that two-thirds of these pensioners are women;

This Conference believes

- that our members should be entitled to enjoy a decent standard of living in retirement and rejects the view that current economic difficulties and longer life expectancy provide any justification for lower pensions, whether in terms of State Pension, or public or private sector employer provision;
- that the State Retirement Pension should be the foundation of all our members’ retirement incomes and that they should not have to rely on the means-tested Pension Credit;
- That the State Retirement Pension should be raised to the official poverty level as set out above, paid regardless of contributions and increased annually at the same rate as earnings

or RPI, or a minimum of 2.5%, whichever is the greater, funded if necessary from the National Insurance Fund surplus;

- The State Second Pension should be maintained as an earnings-related element based on lifetime contributions from both employers and employees;
- That employers should be obliged to enrol employees in an employer-sponsored scheme with a minimum level of contributions, or failing that to the newly-established National Employment Savings Trust (NEST) pension, but believes that these proposals should be introduced more quickly and that employers' contributions should be twice that of employees;
- That our members should be supported in defending company pension schemes and for their rights to include making changes within contractual provisions with trade unions having full negotiating rights; for legislation to increase the proportion of member trustees in trust-based schemes to 50% and for similar member representation on joint management committees, for contract-based (non-trustees) employer schemes.
- That the government should set an example to private sector employers by maintaining good quality defined benefit pension provision for its employees rather than participating in the 'race to the bottom' as at present, recognising that the government can provide pensions on a lower-cost and secure basis without any unfair burden being placed on taxpayers.

This Conference welcomes

- the introduction of the minimum increase of 2.5% of the SRP if inflation is lower, and the changes to National Insurance contribution conditions for the Pension, which will greatly increase the proportion of women receiving the full amount and reaffirms its existing policies of supporting a reduction of the Lower Earnings Limit and to allow part-time earnings from more than one job to be combined for National Insurance purposes, and of expanding the right of carers to build up an additional state pension for those looking after children up to the age of 18.

This Conference resolves

- to campaign with sympathetic organisations such as the National Pensioners' Convention for the aims on pensions as set out above; and
- to specifically campaign for beneficial changes in taxation, in regulatory oversight, and in actuarial and accounting practices; and for strengthened protection after TUPE transfers, all of which would force employers to bear pension risk rather than passing it on to employees.

**LE/785 Branch**

## **NATIONAL PENSIONERS CONVENTION – THE DIGNITY CODE**

This Conference calls upon the Union's Executive Council to adopt 'The Dignity Code' as drawn up by the National Pensioners Convention as follows:

The purpose of this Dignity Code is to uphold the rights and maintain the personal dignity of older people, within the context of ensuring the health, safety and well being of those who are increasingly less able to care for themselves or to properly conduct their affairs.

This code recognises that certain practises and actions are unacceptable to older people, such as:

- Being abusive or disrespectful in any way, ignoring people or assuming they cannot do things for themselves
- Treating older people as objects or speaking about them in their presence as if they were not there
- Not respecting the need for privacy
- Not informing older people of what is happening in a way that they can understand
- Changing the older person's environment without their permission
- Intervening or performing care without consent
- Using unnecessary medication or restraints
- Failing to take care of an older person's personal appearance
- Not allowing older people to speak for themselves, either directly or through the use of a friend, relative or advocate
- Refusing treatment on the grounds of age

This Code therefore calls for:

- Respect for individuals to make up their own minds, and for their personal wishes as expressed in 'living wills', for implementation when they can no longer express themselves clearly
- Respect for an individual's habits, values, particular cultural background and any needs, linguistic or otherwise
- The use of formal spoken terms of address, unless invited to do otherwise
- Comfort, consideration, inclusion, participation, stimulation and a sense of purpose in all aspects of care
- Care to be adapted to the needs of the individual
- Support for the individual to maintain their hygiene and personal appearance
- Respect for people's homes, living space and privacy
- Concerns to be dealt with thoroughly and the right to complain without fear of retribution
- The provision of advocacy services where appropriate

And, this conference calls upon the Executive Council to publicise, promote and integrate this code into policy and encourage all members and all areas of organisation, to affiliate to the National Pensioners Convention and to campaign alongside and in support of it.

**South West London Branch**

## **SECOND TIER STATE PENSION PROVISION**

In light of the Employers attacks upon Final Salary Pension provision in the Private Sector, repeated attacks on Public Sector provision and increases in pension retirement age it is obvious that the present structure of pension provision in the United Kingdom is failing to provide all working people with a reasonable income in retirement.

The Government proposals for NEST auto enrolment provision to commence in October 2012 has been widely condemned in financial circles for allowing private equity and failed banks to administer and charge fees on contributions of 8% of workers salary with no guarantee of potential benefits.

Alongside maintaining campaigns to limit the impact of the damage caused to its membership within these existing structure, conference instructs the EC to campaign for a national second tier pension for all employees administered by the Department of Social Security.

This would be:

- Compulsory for all Employers & Employees.
- Tax relief on contributions to be at basic rate only.
- Be based on a fair accrual rate for each contributing year
- Have a death in service benefit
- Have the facility for increased contributions by employees and employers to pay Additional Voluntary Contributions to retire early/ buy additional years of contribution/ additional death in service benefit.
- All contributions to be paid to a National Savings Bank administered by the Treasury with the implicit instruction to invest in British Industry and infrastructure whenever possible.

**Keighley Branch 0494  
Bradford 0130 Branch**

### **PENSION CAMPAIGN**

This Conference to support the motion and to instruct the EC to campaign for within the membership, all affiliated organisations and to lobby parliament.

1. A basic state pension above the official recognised poverty level
2. Indexed annually to average earnings or prices whichever is the greater
3. An end to a means testing and for universal benefits
4. Strong public services delivered by public employees
5. An end to fuel poverty
6. Free travel, TV licenses and a winter fuel allowance
7. Free health and care services that will guarantee pensioners dignity in retirement.

**Dundee No 1 Branch**

### **STATE PENSIONS**

This Conference calls upon the Union and the TUC to lobby Government for the introduction of a second state pension/graduated pension, successive governments have failed to address the pension bombshell that is awaiting this country now and in the near future.

The pension should be clear and transparent and free from public purse with all monies raised lodged with the Bank of England at a fixed rate and ring fenced.

This Union and the TUC must push home this motion to make the Government aware of the need to act fast.

We call upon the Unions and the TUC to lobby the present term of office.

**2/68 Composite Branch**

### **DF&RS PAY ABATEMENT/NATIONAL RETIREMENT AGE**

This Conference calls on the Government to bring to an immediate end, over a decade of continuous battling with our Employer, the Ministry of Defence, on our pay abatement issue, in combination to attain, and maintain, a viable retirement age in line with our Local Authority Fire Service Personnel counterparts, for All members within Unite the Union in the Emergency Services.

This issue directly affects our entire members future pension and retirement. We believe our members have been declined the opportunity to resolve this issue on numerous occasions due to the stalling tactic's administered by the Ministry of Defence. This must stop.

Members of the Defence Fire & Rescue Service urge you to support this motion and allow all members within Unite the Union who are facing the same, if not similar, issue to unite together and finally tell this Government enough is enough.

### **Defence Fire and Rescue Service National Branch**

#### **SENIOR CITIZENS CHARTER - PENSIONS**

This conference recognises that a living Pension should be the right of every citizen. It acknowledges that the employers with the implicit consent of successive government's have allowed both state and private pensions to become undermined and eroded and in some cases obliterated. Conference further recognises that pensions are but one aspect of the social rights of Senior Citizens. Conference therefore calls on the Executive to campaign at all levels of the movement and wider society for the following Charter for Senior Citizens.

1. Adequate housing, warm and well insulated at affordable rents.
2. Free at the point of need Health care provisions, including dignified Care Homes provisions for those unable to sustain independent living.
3. Income generating opportunities that are Senior Citizen friendly for those who voluntarily wish to continue participating in working environment
4. Recreational and family care facilities that are community based and that promote physical and emotional wellbeing.
5. Educational facilities and lifelong learning opportunities that promote social and mental wellbeing.
6. Inter-generational initiatives that blend the experience of the older citizen with the talents of the younger citizen, thus promoting a culture for all ages.
7. Ensure that Senior Citizen through free travel and use of modern communications technology have the ability to integrate with society in a stress free manner as possible
8. Pension provisions, both state and private that enable an income level sufficient for a life of independent choice. State pensions to be set at no less that 50% of average income.

### **NW/VAUXHALL COMPOSITE BRANCH**

#### **FINANCIAL ASSISTANCE SCHEME IMPROVEMENTS**

This Conference calls on the union's Executive Council and/or its officers or departments, to lobby the government for major improvements to the Financial Assistance Scheme (FAS).

We welcome the news that the Pension Protection Fund (PPF) has recently announced a £678 million surplus over liabilities and believe that FAS benefits should be brought in line with the PPF.

**CPPT RISC – Wales**