



April 2019



LOCAL GOVERNMENT

IT'S OUR MONEY, WE WANT IT BACK

In 2015 new Pension Schemes were introduced across the Public Sector. These schemes increased the retirement age. In order to protect members from sudden increases in their retirement age, those within 10 years of retirement were exempt from being transferred into the new schemes. These 'protected' members were allowed to stay in their pre-2015 schemes.

Additionally, new financial arrangements (known as the 'Cost Cap') were introduced into the new Pension Schemes. The arrangements allowed for any shortfall in Pension Fund to be made good by increased contributions and/or reduced benefits. It also allowed for any excess monies in the scheme to be redistributed back to members via reduced contributions and/or improved benefits.

In the Local Government Pension Scheme excess monies have been generated which have allowed for improvements in benefits as follows with effect from 1st April 2019.

- A reduction in the amount paid by those currently paying 5.5% to 2.75%
- A reduction in the amount paid by those currently paying 5.8% to 5% and a widening of this tier to catch more people and align with tax thresholds
- An increase in Death Benefit to the higher of 3 x Salary or £75,000
- Abolition of Tier 3 Ill Health
- A reduction in the Actuarial Reduction Factors (to make it more cost effective to retire early)

However, the principle of 'Protection' has been found to be Age Discriminatory and the government has therefore paused the improvements in Benefits until a further decision by the courts.

GMB considers this pause to be unfair because.

- It undermines the 25 year government guarantee in respect of the changes
- It undermines the rules of governance of the scheme
- It undermines Collective Bargaining principles
- The issue should be addressed by the Comprehensive Spending Review not by removing the proposed improvements we have already paid for.

GMB is campaigning to un-pause this pause. We need you to support our call asking Liz Truss MP to **UNPAUSE THE PAUSE** Sign the petition at:-

<https://www.gmb.org.uk/campaign/tell-liz-truss-stop-public-sector-pension-swindle>

Not a GMB Member? Join today at www.gmb.org.uk/join

"It's outrageous and unacceptable for the Government to pinch over £2.4 billion out of 4.1 million people's pensions to pay for its own mistakes."

- Join GMB and stand up for your pensions sign our petition at <https://www.gmb.org.uk/campaign/tell-liz-truss-stop-public-sector-pension-swindle>

GMB Membership Subscriptions

1 Oct 2018 rates for GMB membership will be as follows:-

Full time - Grade 1 = £3.15 per week (£13.70) pm

Part time - Grade 2 = £1.83 per week (£7.96) pm

JOIN ONLINE: WWW.GMB.ORG.UK/JOIN

Join now for protection, support and advice.

Hand this form to your local GMB representative, or post it by simply writing 'Freepost GMB' on an envelope. You don't need a stamp or any other address details. Questions? Email us at info@gmb.org.uk or visit our website: www.gmb.org.uk where you can also join instantly.

PLEASE USE BLOCK CAPITALS

SIGN WHERE YOU SEE THE 

TELL US ABOUT YOU. This will help us do the best possible job for you.

Forename

Surname

Title

Date of Birth

Home address

Postcode

Work address

Postcode

Home phone number

Email address

Job title

Mobile number

Employer

Hours a week

THE IMPORTANT BITS. Please authorise the Direct Debit.



Instruction to your Bank or Building Society to pay by Direct Debit



Please fill in the form and send back to 'FREEPOST GMB'

Name & full postal address of Bank/Building Society

To the Manager of _____ Bank/Building Society
Address:

Name(s) of account holder(s)

Account number

Sort code

Postcode:

Reference (FOR GMB USE ONLY)

Instruction to your Bank or Building Society. Please pay GMB Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with GMB & if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

Banks/Building Societies may not accept Direct Debit instructions for some types of account.

Service User Number

9	7	4	3	3	0
---	---	---	---	---	---

PAYMENT DATE. Please select a payment date.

This is not part of the instruction to your bank or building society.

If you are paid monthly 1st* 8th* 16th* 23rd* Last day of the month* OR if you are paid 4 weekly 1st Friday 2nd Friday 3rd Friday 4th Friday
* or next working day

STAYING IN TOUCH. We want to make it as easy as possible to talk to each other.

GMB contacts members by email, phone and SMS about issues related to membership, membership services and campaigns.

Tick if you **DO NOT** wish to be contacted by: Email Phone SMS

GMB has a political fund to pay for political campaigning, which you can opt-in to for **1p a week**. In the past, the fund has helped win rights such as the minimum wage and maternity leave. There will be no detriment to you if you do not opt-in.

Do you want to opt-in to the political fund? YES NO

AND JOIN. I agree to abide by GMB rules.

Signed

Date

Welcome to the GMB Union family!

To read the GMB rulebook please visit www.gmb.org.uk/rules For our privacy policy go to www.gmb.org.uk/your-privacy

You can change your contact preferences at any time by logging into your MyGMB area at www.gmb.org.uk/mygmb

FOR GMB
USE ONLY

Section

Branch
number

Membership
number

Join
date