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Our Ref:

Your Ref:

14 August 2007

Dear Keith,

Re: Local Government Pension Scheme – Protection to 2020

As you are aware, formal consultations are continuing until October 1 2007 with regard to the extension of full protection to 2020 for all those who satisfy the Rule of 85 and who are aged 60 by 31 March of that year. At the moment, protection is tapered between 1 April 2016 and 31 March 2020 for those who become 60 during that period.

We are asking that Wiltshire County Council respond to this consultation giving support to extending full protection for all those who reach 60 up to 2020 and for these purposes this letter is also being sent to Jane Scott, Leader of the Council and Mark Baker, Cabinet Member for Staff and Customer Care.

Unison sets out its case below:-

Cost of Protection to 2020

Unison and our actuaries believe that the cost of full protection to 2020 is minimal.

In the consultation letter, the Communities and Local Government department (the CLG) reaffirms the former Minister's view that 2020 can only be granted if it is affordable and does not exceed a 'cost envelope'.

The cost envelope is the benchmark cost of the scheme based on an average of all the LGPS funds. It only refers to the cost of future service after 1 April 2008. CLG say that the benchmark is 19.4%, averaged between new and existing members, split 6.3% from employees and 13.1% from employers.

Unison believes that the benchmark in the CLG's previous consultation document was higher – at 19.65% averaged between new and existing staff. The 0.25% difference between the 19.4% and 19.65% is more than enough to allow the minimal cost of improving protection to 2020 within the 'cost envelope'.