

## TEMPLATE LETTER FOR MEMBERS

Below is a draft letter/email for you to send to your MP to encourage them to support the protection of the triple lock in line with Later Life Ambitions. We recommend that you send this to your MP via email or by post, be sure to include your full postal address so that they can verify that you live in their constituency.

To find details of your MP, and how to contact them, click [here](#) and enter your postcode.

Draft text:

Dear (Mr/Ms) [insert MP Surname]

*I am writing to you as a constituent to express my strong opposition to reports that the Government is considering removing the state pension 'Triple Lock' at the forthcoming Comprehensive Spending Review and to urge you to support the protection of it.*

*The triple lock guarantees that the basic state pension will rise by a minimum of either 2.5%, the rate of inflation or the average earnings growth, whichever is largest. It was introduced in 2010 to address the long-term decline in the value of the state pension relative to earnings. As you may know, following the end of the furlough scheme this September it is estimated that average earnings will rise by 8% this year. This artificial increase is causing concern within the Government as under current triple lock rules, the state pension could cost an additional estimated £4 billion this year.*

*However, this temporary spike in earnings is no reason to remove a decade long policy that has supported intergenerational fairness. Removing the triple lock will be a permanent 'solution' to a very temporary problem that will impact future generations.*

*For many later in life, the triple lock is critical to maintaining their standard of living and ensuring that they do not fall into pensioner poverty. The UK state pension has been identified as the lowest relative to earnings of 36 leading industrialised countries and represents a smaller percentage of GDP compared to other countries. Before the triple lock was introduced, state pensions were linked to price inflation only and this often led to a raw deal for pensioners. For example, the rise of the state pension in 2000 was only 75p a week. With the cost of living continuing to soar, pensioners continue to struggle to make ends meet and therefore it is vital that this source of income is protected and delivers the financial security older people deserve. In 2018, Age UK estimated that 700,000 more pensioners would be in poverty if triple lock was scrapped.*

**[INSERT ANY PERSONAL EXPERIENCE HERE IF APPLICABLE]**

*I understand the pressure that COVID-19 has placed on the country's economic resources, however the focus should be on a fair recovery for all of the population. Targeting the triple lock would punish older people and could impact younger generations who might need to support older family members. Tax changes and benefit removals are never temporary, and we therefore do not support even just suspending the triple lock as we believe this leaves it vulnerable to more permanent and detrimental changes in the future or its removal completely.*

*In your capacity as my local MP, I am calling on you to put pressure on the Government to protect the triple lock as per their 2019 manifesto commitment.*

Yours sincerely,

**INSERT YOUR NAME AND FULL POSTAL ADDRESS HERE**