



## International Consortium of British Pensioners

202-4800 Dundas Street West, Toronto, Ontario ON M9A 1B1, Canada

Her Majesty, The Queen  
Buckingham Palace  
LONDON SW1A 1AA

9<sup>th</sup> September 2013

Your Majesty:

You may be aware that the International Consortium of British Pensioners, of which I am the Chairman, has called for the United Kingdom to be suspended from the Commonwealth. A drastic measure to be sure, but it is imperative that attention is drawn to the plight of all “frozen” UK pensioners overseas. The elderly are “dying while waiting.”

On 11<sup>th</sup> March this year, when you signed the historic Charter of the Commonwealth, we applauded the values espoused of inclusiveness and the “implacable opposition to all forms of discrimination”.

Yet, the British Government refuses to address the policy of continued discrimination by freezing the pensions of over half a million UK pensioners, almost all of whom are resident in the British Commonwealth, who are treated as second class citizens. Another 650,000 non-resident British pensioners, most of whom live outside the Commonwealth, receive fully indexed pensions as if they still lived in the United Kingdom. This is unfair, unjust and immoral. Where is the equality espoused by the Charter?

British State pensioners are refused indexation of the pensions to which many have contributed during their entire working lives, simply because of where they live in retirement. 95% of all “frozen” pensioners live in Commonwealth countries, in several of which Your Majesty is Head of State. Many thousands of these pensioners have been driven to living at a poverty level, dependent on the charity offered by their host countries, because of a policy which condemns some very elderly pensioners to a pension a fraction of what they should receive. A pensioner retiring to Canada today, on a full pension, would receive a basic pension of £110.15, whereas a person in identical circumstances, but 90 years of age instead of 65, receives only £41.15, exactly the same as 25 years ago.

The UK is the only country in the OECD that indefensibly discriminates against certain pensioners because of their choice of country in retirement. The Government claims that it cannot change this immoral policy, while recognizing that it is an anomaly and an “oddity”. The current Pensions Minister agreed in 2007 that the policy of freezing pensions *“is wholly unfair, discriminatory and irrational.”*

The British Government claims that the UK cannot afford to pay us our fully-earned pensions, but we paid our mandatory National Insurance contributions over several decades on exactly the same terms as all indexed UK State pensioners. The National Insurance Fund, from which pensions are paid, currently stands at a surplus of over £28 billion, and is thus adequate to compensate us from today forward.

Your Majesty, we desperately need your help to bring justice to our situation by a reversal of the ruthless and discriminatory frozen pension policy operated by your Government, which continues to perpetuate a policy of discrimination against senior citizens in the Commonwealth. We respectfully request that your Majesty instructs your representative at the forthcoming Commonwealth Heads of Government meeting in Sri Lanka in November to support a motion calling for the suspension of the United Kingdom from the Commonwealth.

The United Kingdom which discriminates against its own pensioners in persistent violation of the Charter of the Commonwealth, has no place in the Commonwealth.

Yours sincerely,

Sheila Telford  
Chairman, International Consortium of British Pensioners

