

Manifesto commitments

Employment and pensions



Employment

[Click here to go to the employment section](#) or click on the headings below.

- **Employment contracts** – zero hours contracts, agency workers, self-employed;
- **Employment Tribunals** – tribunal fees;
- **Taxation** – income tax threshold, National Insurance;
- **Executive pay** – remuneration committees and employee oversight;
- **Wages policy** – National Minimum Wage, Living Wage;
- **Flexible working and family friendly policies** – childcare and family leave;
- **Equalities** – disabilities, age, gender equality and equal pay;
- **Unemployment** – generating employment and training; and
- **Industrial relations** – trade union rights, strikes, ballots.

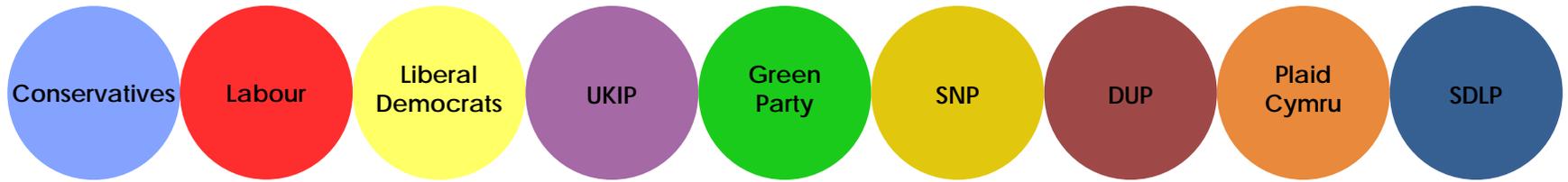
Would you like to read the policies for yourself? [Click here to go to links for the full text of the manifestos.](#)

Important note This table uses the language as set out in each of the parties' manifestos as at 24 April 2015. This includes some of the politically charged language that is used in those manifestos. The table reflects the main manifesto text for each party. It does not cover policies that may have been included in additional policy statements or issue-specific manifestos. It does not reflect any views, preferences or beliefs of the author or of Wragge Lawrence Graham & Co LLP. We have tried to ensure that the information is complete and accurate but cannot guarantee that this is the case. If there are any mistakes, we would be happy to amend the table.

Pensions

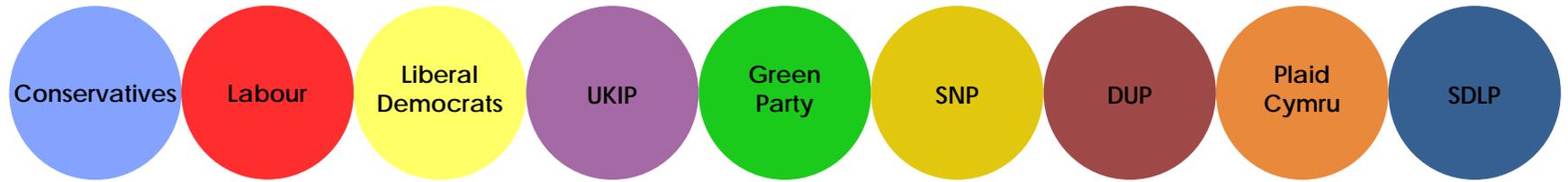
[Click here to go to the pensions section](#) or click on the headings below.

- **Flexible access to DC savings** – pension reforms (Budget 2014);
- **Guidance guarantee** – protections for savers and advice;
- **Pension taxation** – tax relief rates;
- **Pensions market** – regulation, pensions industry; and
- **State pensions** – single tier, pension increases.

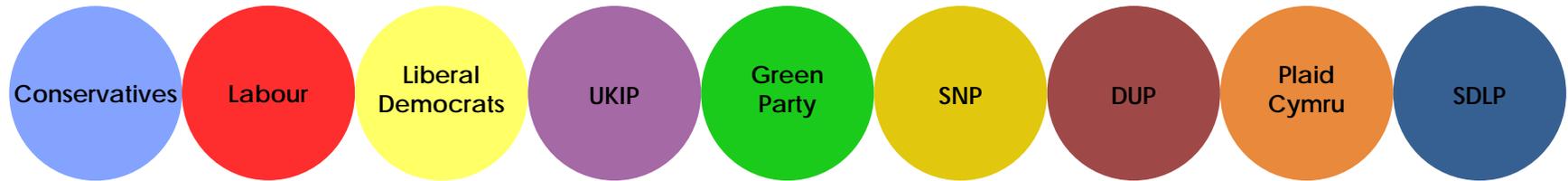


Employment

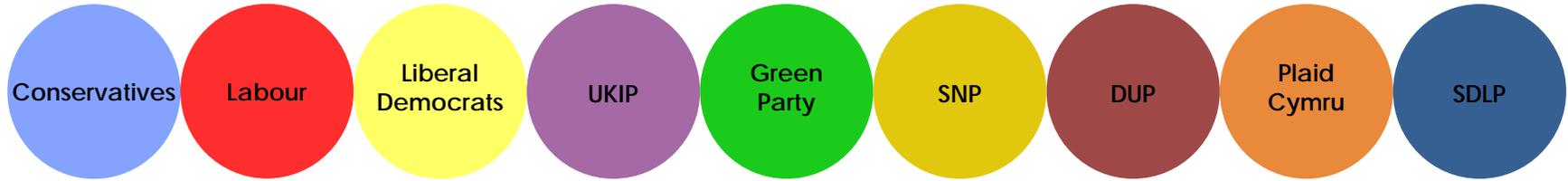
<p>Employment contracts</p> <p>Click here to go back to the top</p>	<p>Zero hours</p> <p>Take further steps to eradicate abuses of workers such as exclusivity in zero-hours contracts.</p> <p>Volunteering</p> <p>Will give those working for a big company and the public sector volunteering leave for 3 days a year on full pay.</p>	<p>Zero hours</p> <p>Ban exploitative zero-hours contracts.</p> <p>Those working regular hours for more than 12 weeks will have the right to a regular contract.</p> <p>Agency workers</p> <p>Abolish the loophole that allows firms to undercut permanent staff by using agency workers on lower pay.</p> <p>Short term contracts</p> <p>Monitor employment practices to see whether</p>	<p>Zero hours</p> <p>Create a formal right to request a fixed contract.</p> <p>Consult on introducing a right to make regular patterns of work contractual after a period of time.</p> <p>Self employed</p> <p>Ensure employers cannot avoid giving their staff rights or paying the minimum wage by wrongly classifying them as workers or self-employed.</p>	<p>Zero hours</p> <p>No ban.</p> <p>Introduce a legally binding Code of Conduct:</p> <ul style="list-style-type: none"> employers hiring more than 50 on zero hours contracts must give those workers full or part-time secure contracts after one year on request. Remove exclusivity clauses in any zero-hours contracts. twelve hours advance 	<p>Zero hours</p> <p>End 'exploitive ' zero hours contracts.</p> <p>Interns</p> <p>End 'exploitation' of interns and ensure no unpaid full-time internship lasts more than four weeks.</p>	<p>Zero hours</p> <p>Support tough action to end exploitative zero hours contracts.</p> <p>Non-dom</p> <p>Abolition of 'non-dom status'.</p>	<p>No manifesto policy.</p>	<p>Zero hours</p> <p>Want to end exploitative zero hours contracts that tie workers to a company while not giving them a guaranteed weekly income.</p>	<p>Zero hours</p> <p>Introducing legal protections for those on Zero-Hour contracts.</p>
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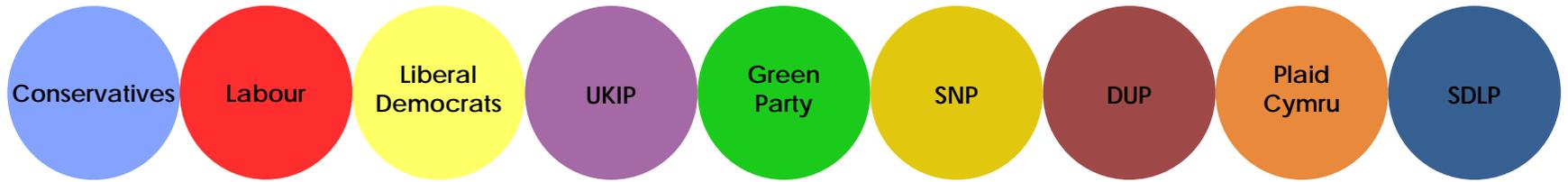
		employers are increasing the use of short-term contracts and, if so, take steps to prevent this.		notice of work. Once notice has been given, they must be paid for the work. Working Time Directive Will amend WTR along with some other directives.					
Employment Tribunals Click here to go back to the top	Maintain the employment tribunal fee.	Abolish the current employment tribunal fee system. It is not clear what, if anything, will replace it.	Review Employment Tribunal fees to ensure they are not a barrier.	No manifesto policy.	Reduce tribunal fees to improve accessibility to workers.	No manifesto policy.	No manifesto policy.	We will review the current levels of Employment Tribunal Fees implemented by the UK Government.	No manifesto policy.
Taxation Click here to go back to the top	Income tax <i>Higher rate</i> Will not raise NI contributions or	Income tax <i>Higher rate</i> Higher rate tax of 50p for those	Income tax <i>Basic rate</i> Raise the tax-free Personal	Income Tax <i>Short Term</i> Will raise tax-free threshold on	Income tax <i>Higher rate</i> Raise the top rate of income	Income tax <i>Higher rate</i> Back proposals to return the top	No manifesto policy.	Income tax <i>Higher rate</i> The UK additional tax	National insurance Demand extension of further powers to



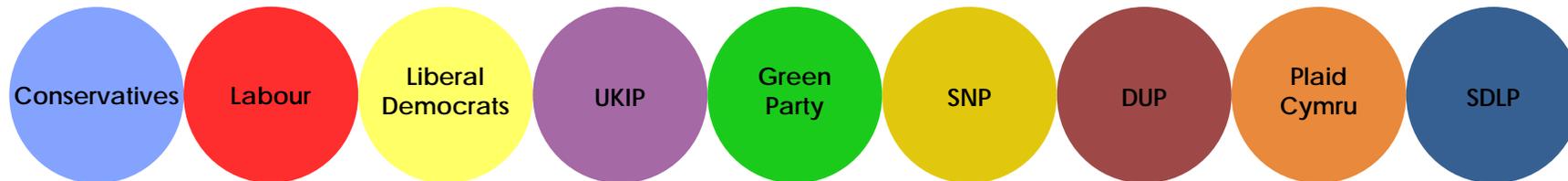
	<p>income tax but will raise 40p income tax threshold to £50,000.</p> <p><i>Basic rate</i></p> <p>Will increase tax free personal allowance to £12,500 by 2020. The higher tax rate 40% would start at £50,000 by 2020.</p> <p>National insurance</p> <p>By next year will abolish employers NI contributions for young apprentices under 25.</p>	<p>with incomes of over £150,000.</p> <p><i>Basic rate</i></p> <p>Introduce a lower 10p starting rate of tax.</p> <p>Non-dom</p> <p>Abolish non-dom status so that those who make the UK their home pay tax in the same way as the rest of us.</p>	<p>Allowance to at least £12,500 by the end of the next Parliament,</p> <p>Bring forward the planned increase to an £11,000 allowance to April 2016.</p> <p>National insurance</p> <p>Consider raising the employee National Insurance threshold to the Income Tax threshold.</p> <p>Non-dom</p> <p>Restrict access to non-domiciled status.</p>	<p>income to £11,500, followed by a flat rate of 31% to replace current income tax and employees' National Insurance (NI)</p> <p><i>Long Term</i></p> <p>By 2019-2020, UKIP will raise the personal allowance to at least £13,000, taking those on minimum wage outside of the tax bracket entirely.</p> <p>Raise the threshold for paying 40 per cent income tax to £55,000 and introduce a new intermediate tax rate of 30 per cent on incomes ranging between £43,500 and</p>	<p>tax to 60%</p> <p>National insurance</p> <p>Abolish employees' national insurance upper threshold.</p> <p>Miscellaneous</p> <p>Make It easier for small businesses to employ people and contribute towards paying the living wage by using receipts from a wealth tax for reduce employers' national insurance in the longer run to 8%</p> <p>In the longer run, simplify PAYE through our Basic</p>	<p>rate of income tax in the UK to 50p.</p> <p>Move forward cautiously with plans to increase the higher rate threshold to £50,000.</p> <p><i>Basic rate</i></p> <p>Support increases in the personal allowance.</p> <p>Work Allowance</p> <p>Increase the Work Allowance to 20%.</p>		<p>rate will be set at 50p in the pound for those earning more than £150,000 per year.</p> <p>National insurance</p> <p>To help lower paid workers, we will raise the personal allowance threshold at which National Insurance Contributions are paid, with the aim of making this the same threshold for paying income tax, over the term of the Parliament.</p> <p>We would increase the Upper Earnings Limit on National Insurance</p>	<p>Northern Ireland, including national insurance.</p>
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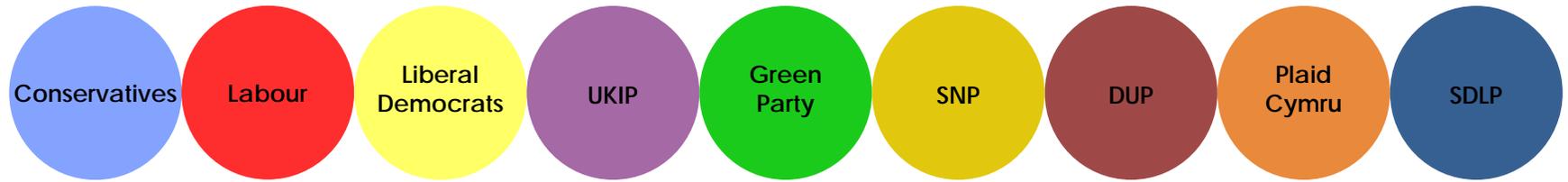
				<p>£55,000.</p> <p>National insurance</p> <p>Aim to phase out NI for employers over five years, recouping revenue through PAYE tax, corporation tax, sales tax revenue, or lower spending on welfare.</p>	<p>Income proposals.</p> <p>Figures for this are to be published separately.</p>			<p>Contributions to £100,000 per year.</p>	
<p>Executive pay</p> <p>Click here to go back to the top</p>	<p>Will ensure that Britain continues to have the toughest regime of bonus deferral and claw back of any financial centre.</p>	<p>Improve the link between executive pay and performance by simplifying pay packages.</p> <p>Require investment and pension fund managers to disclose how they vote on top pay.</p> <p>Make sure employees have</p>	<p>Strengthen worker participation in decision-making, including staff representation on remuneration committees.</p> <p>Strengthen the right for employees who collectively own 5% of a company to be represented on</p>	<p>Will slash excessive pay deals and golden handshakes for council executives and limit no of highly paid council employees.</p>	<p>Introduce a 10:1 maximum pay ratio of the highest and the lowest paid staff in every organisation.</p> <p>Give workers a greater say in the running of their companies, including employee-elected</p>	<p>Tax on bankers' bonuses.</p>	<p>No manifesto policy.</p>	<p>A 'fair pay' scheme will be introduced to link the pay of everybody within a company, to prevent spiralling executive pay whilst other staff receive no pay rise, following a commission to determine the most appropriate level of</p>	



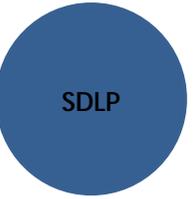
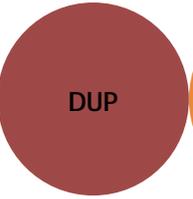
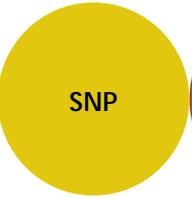
		a voice when executive pay is set by requiring employee representation on remuneration committees.	the board.		directors in medium and larger companies.			comparable remuneration.	
<p>Wages policy</p> <p>Click here to go back to the top</p>	<p>NMW</p> <p>Will increase NMW to £6.70 by the Autumn and to £8.00 by the end of the decade.</p> <p>Will ensure that people working 30 hour weeks on the NMW will not pay income tax.</p> <p>Living Wage</p> <p>Will continue encouraging businesses to pay the living wage whenever they can afford</p>	<p>NMW</p> <p>Raising the minimum wage to more than £8 by October 2019.</p> <p>Guaranteeing that the minimum wage will increase by twice as much as under the Coalition.</p> <p>Living Wage</p> <p>Use government procurement to promote the Living Wage.</p> <p>Tax rebates for businesses who</p>	<p>NMW</p> <p>Ask the Low Pay Commission to look at ways of raising the National Minimum Wage, without damaging employment opportunities.</p> <p>We will improve enforcement action and clamp down on abuses by employers seeking to avoid paying the minimum wage by reviewing practices such</p>	<p>NMW</p> <p>Will enforce the minimum wage and reverse the Government cuts in the number of minimum wage inspectors in England and Wales.</p>	<p>NMW</p> <p>Convert this into a living wage</p> <p>Minimum target of £10 per hour by 2020. In 2015 this would mean a minimum wage of £8.10.</p> <p>Living Wage</p> <p>Convert NMW into a Living Wage.</p>	<p>NMW</p> <p>Vote to increase the minimum wage to £8.70 by 2020.</p> <p>Living Wage</p> <p>Support measures to extend the Living Wage across the UK. Vote for the UK government to ensure that it pays its own employees (and those covered by its pay policy) the Living Wage.</p>	<p>No manifesto policy.</p>	<p>NMW</p> <p>Plaid Cymru will increase the minimum wage to be the same level as the Living Wage over the next Parliament.</p> <p>Living Wage</p> <p>Committed to getting a living wage for all by 2020 – a pay rise for 250,000 Welsh employees.</p>	<p>NMW</p> <p>Demand extension of further powers to Northern Ireland, including minimum wage.</p> <p>Living wage</p> <p>The Living Wage is one way of ensuring work is a route out of poverty.</p> <p>The SDLP led the way in making Belfast City Council the first Living Wage Council in Ireland.</p>



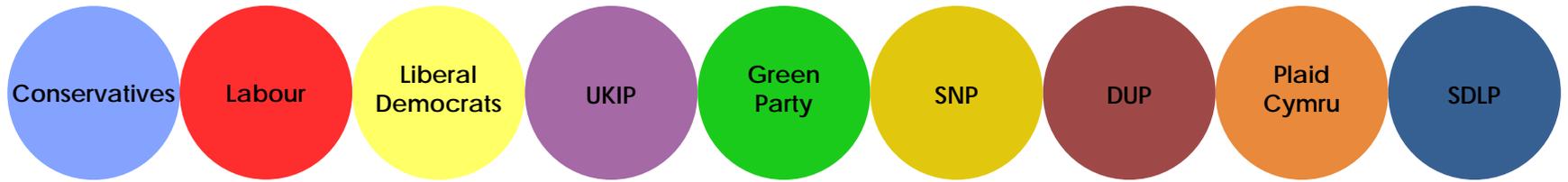
	it.	<p>sign up to paying the Living Wage in the first year of a Labour Government.</p> <p>Require publically listed companies to declare whether or not they pay the Living Wage.</p> <p>Greater enforcement powers for local authorities.</p>	<p>as unpaid internships.</p> <p>Living Wage</p> <p>Establish an independent review to consult on how to set a fair Living Wage across all sectors.</p> <p>Pay this Living Wage in all central government departments and their agencies from April 2016, and encourage other public sector employers to do likewise.</p>						
<p>Flexible working and family friendly policies</p> <p>Click here to go back to the top</p>	<p>Childcare</p> <p>Will double free child care allowance for three and four year olds to 30 hours per week.</p>	<p>Childcare</p> <p>Expand free childcare from 15 to 25 hours per week for working parents of three and</p>	<p>Childcare</p> <p>Commit to an ambitious goal of 20 hours' free childcare a week for all parents with children aged from two to</p>	<p>Childcare</p> <p>Will fund current childcare offer of fifteen hours a week of free childcare at a nursery, preschool, or for</p>	<p>Childcare</p> <p>Free universal childcare – free at the point of delivery.</p> <p>Payment of enhanced child</p>	<p>Childcare</p> <p>Support an increase in free childcare to 30 hours per week by 2020.</p> <p>Paternity leave</p>	<p>Childcare</p> <p>Work to expand affordable childcare for working families.</p>	<p>Childcare</p> <p>We will aim to provide flexible and affordable childcare, particularly in deprived areas, through the</p>	<p>Childcare</p> <p>Ensure affordable childcare and quality rural childcare provision that allows parents</p>



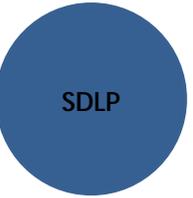
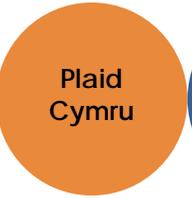
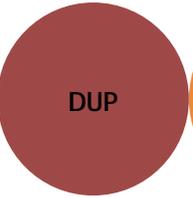
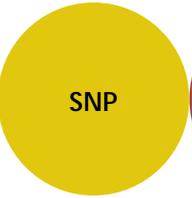
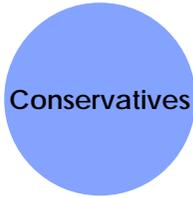
		<p>four-year olds.</p> <p>Introduce a new National Primary Childcare Service to help working parents.</p> <p>A legal right to guaranteed access to wrap-around childcare in breakfast or after-school clubs from 8am-6pm.</p> <p>Paternity leave</p> <p>Double paternity leave to four weeks.</p> <p>Increase paternity pay to £260 a week.</p>	<p>four-years, and all working parents from the end of paid parental leave (nine months) to two years.</p> <p>Start by providing 15 hours a week of free childcare to the parents of all two-year olds. We will then prioritise 15 hours free childcare for all working parents with children aged between nine months and two years.</p> <p>Complete the introduction of Tax-Free Childcare, which will provide up to £2,000 of childcare support for each child</p>	<p>a child-minder, for all three to four year olds, and for all two-year olds whose parents are on certain benefits.</p> <p>Will also honour current free childcare scheme, worth up to £2,000 for children under twelve.</p> <p>Will change voucher scheme through de-regulation.</p> <p>UKIP will remove this requirement and allow parents to use any third-party, non-related child carer they feel comfortable placing their child with, provided the care provided can be proven to be</p>	<p>benefit</p> <p>Abolish childcare tax reliefs and tax credits to be in favour of free universal early childcare and education</p> <p>Working Week</p> <p>Phase in a 35 hour working week which will improve quality of life and combat unemployment by sharing out available work more equally</p>	<p>Support for working parents with increased paternity leave.</p>		<p>Welsh language and for children with disabilities.</p>	<p>the choice of going back into work.</p>
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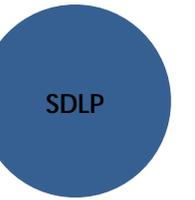
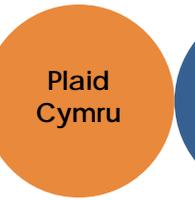
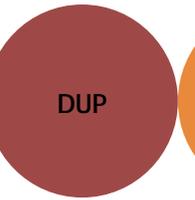
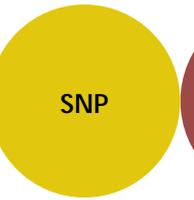
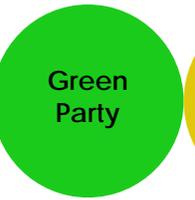
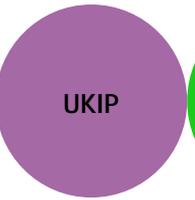
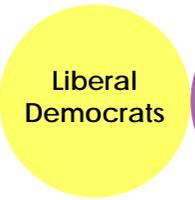
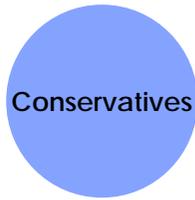
			<p>and include childcare support in Universal Credit, refunding 85% of childcare costs so work pays for low earners.</p> <p>Parental leave</p> <p>Encourage employers to provide more flexible working,</p> <p>Expand Shared Parental Leave with an additional 'use it or lose it' month to encourage fathers to take time off with young children.</p> <p>Ambition is to see Paternity and Shared Parental Leave become a 'day one' right.</p>	genuine.					
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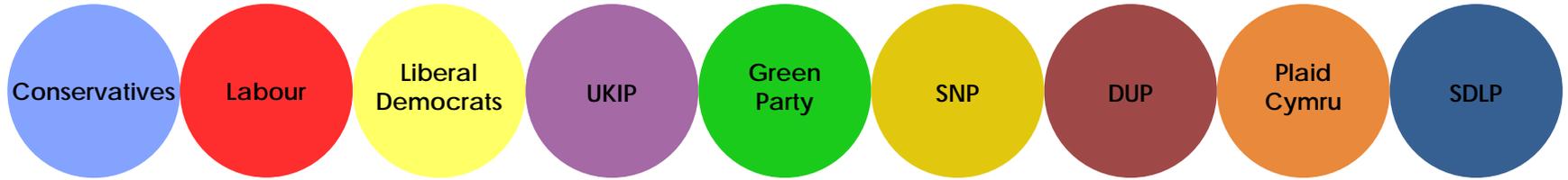
<p>Equalities</p> <p>Click here to go back to the top</p>	<p>Disabilities</p> <p>Will aim to half the disability employment gap.</p> <p>Equal pay</p> <p>Require companies with more than 250 employees to publish their gender pay gap – the difference between average pay for male and female employees.</p> <p>Gender equality</p> <p>Will try and also increase female MPs and those more generally in public services.</p>	<p>Disabilities</p> <p>Reform Work Capability Assessments and focus on supporting disabled people into work.</p> <p>Provide independent scrutiny of the Work Capability Assessment system.</p>	<p>Equal pay</p> <p>Ensure swift implementation of the new rules requiring companies with more than 250 employees to publish details of the different pay levels of men and women in their organisation.</p> <p>By 2020, extend transparency requirements to include publishing the number of people paid less than the Living Wage and the ratio between top and median pay.</p> <p>Consult on requirements for companies to</p>	<p>Nationality</p> <p>Allow British businesses to employ British citizens first.</p> <p>Disabilities</p> <p>UKIP will end work capability assessments and return the system and funding to GPs who are likely to know their patient better and have access to full medical records.</p>	<p>Equal Pay</p> <p>Make equal pay for men and women a reality</p> <p>Diversity</p> <p>Progressively introduce anonymised CV's to ensure black & ethnic minority groups and women are not excluded before the interview stage.</p> <p>Ensure the public sector does more to employ more black and ethnic minorities</p> <p>Work towards ending stigma against people with mental health problems,</p>	<p>Disabilities</p> <p>Block plans to cut Disability Living Allowance by £3 billion across the UK by 2017-18.</p> <p>Support an urgent review of the system of assessments for disability benefits and an overhaul of the Work Capability Assessments.</p> <p>Gender equality</p> <p>We believe that women should be properly represented in public life. We will push for 50:50 representation on public and private boards,</p> <p>Equal pay</p>	<p>Welfare</p> <p>Welfare Reform to incentivise work but also protect those most in need.</p> <p>Age</p> <p>Prioritise the needs of our older people through anti-discrimination legislation</p>	<p>Equal pay</p> <p>We will ensure that men and women are paid the same for comparable work.</p> <p>Gender equality</p> <p>Aim to raise the status of work often carried out by women and promote women's access to careers in science, technology, engineering, mathematics and other careers where women are under-represented, providing mentors and support networks.</p>	<p>Race equality</p> <p>Continue to defend human and equality rights and seek a robust, updated race equality law.</p> <p>Disabilities</p> <p>Call for specific support for disabled jobseekers.</p> <p>Tackle the lack of appropriate independent and supported living opportunities for people with disabilities.</p> <p>Older workers</p> <p>Call for specific support for older jobseekers.</p>
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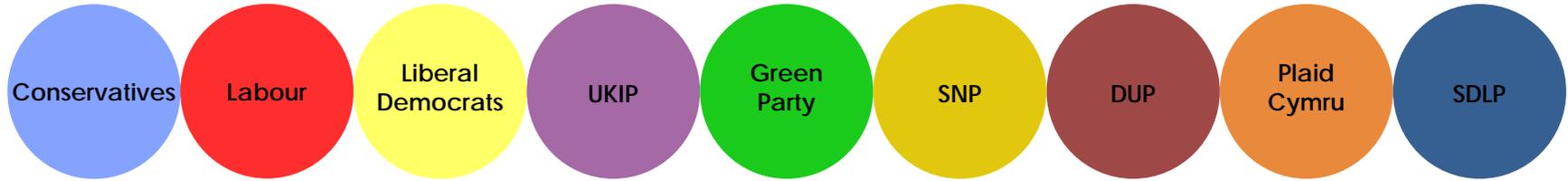
			<p>conduct and publish a full equality pay review, and to consult staff on executive pay.</p> <p>Work to end the gender pay gap, including with new rules on gender pay transparency.</p> <p>Gender equality</p> <p>Continue the drive for diversity in business leadership, maintaining momentum towards at least 30% of board members being women and encouraging gender diversity among senior managers, too.</p> <p>Work to achieve gender equity in</p>		<p>including discrimination in employment.</p> <p>Gender Equality</p> <p>Require 40% of all members of public companies and public sector boards to be women.</p> <p>Ensure laws preventing discrimination against women on the grounds of pregnancy and maternity are properly enforced.</p> <p>Equal pay for men and women.</p>	<p>Ensure that women are fairly treated at work with action to secure equal pay greater support.</p> <p>Demand early action on equal pay audits for big companies to increase the pressure to deliver equal pay for women across the UK.</p>			
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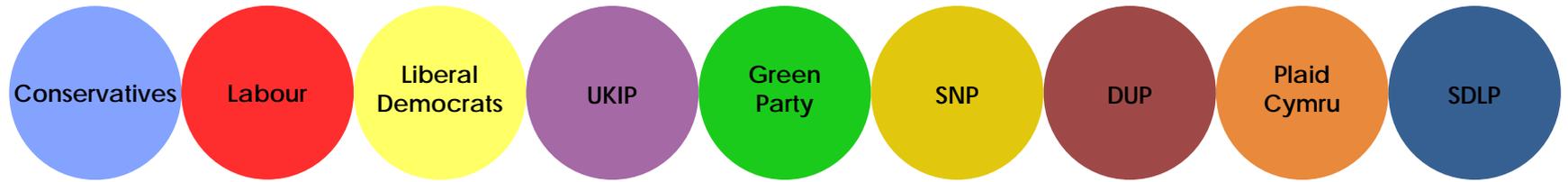
			<p>government programmes that support entrepreneurs.</p> <p>Set an ambitious goal to see a million more women in work by 2020 thanks to more jobs, better childcare, and better back-to work support.</p>						
<p>Unemployment</p> <p>Click here to go back to the top</p>	<p>Will create three million new apprenticeships and will "achieve full employment" by helping business create two million extra jobs over the next parliament.</p> <p>Will replace job seekers allowance for 18-21 year olds with a youth allowance time</p>	<p>Guaranteed paid job for all young people who have been out of work for one year (for those age 25 or under) or two years (those over 25 years old). This will be paid for by a bank bonus tax.</p>	<p>Deliver a reformed and improved Work Programme in partnership with English local government, and the national governments of Wales, Scotland and Northern Ireland.</p> <p>Improve incentives for Jobcentre staff and Work</p>	<p>No manifesto policies.</p>	<p>No manifesto policies.</p>	<p>Support targeted reductions to employer's National Insurance contributions to support job creation and the extension of the Living Wage.</p> <p>Increase the Employment Allowance from £2,000 per business per year to £6,000</p>	<p>Promote 25,000 new jobs by 2020.</p>	<p>We will help people who have the most difficulty finding work, including those with a disability and who have limited skills and qualifications, to find a suitable job.</p> <p>We support the European Union's Youth Jobs Guarantee</p>	<p>Seek a dedicated and joined-up approach from all areas of government to the creation of jobs.</p> <p>Focus job creation projects on small and medium firms and new businesses engaged in innovation.</p>



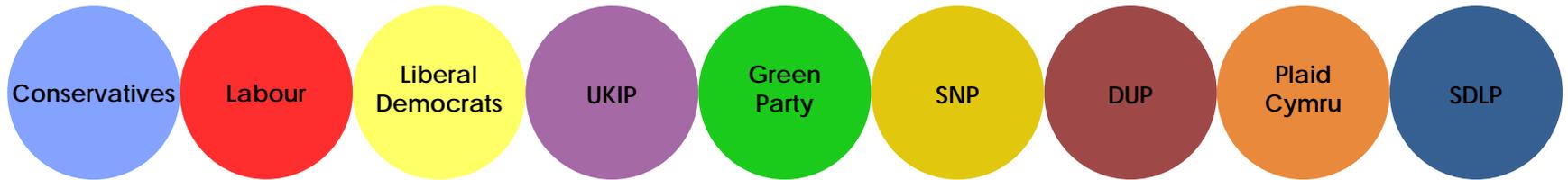
	<p>limited to 6 months. After that, they will have to take an apprenticeship, traineeship, or do community work to claim benefits.</p> <p>Help smaller businesses take on new workers through the Employment Allowance</p>		<p>Programme providers to ensure there is real help for those furthest from the labour market.</p> <p>Develop a package of specialist support for carers seeking part-time work or a return to full-time employment.</p> <p>Review sanctions procedures in Jobcentres.</p>			<p>per business per year, reducing the cost of creating and maintaining jobs.</p> <p>Seek seed-fund capitalisation of the Scottish Business Development Bank, enabling new investment in Scottish business growth and innovation, helping create thousands of new jobs.</p> <p>30,000 new Modern Apprenticeship opportunities every year by 2020</p> <p>Reduce youth unemployment by 40 percent by 2021.</p>		<p>that will provide training or employment to any young person under 25 who is out of work for more than four months.</p> <p>Plaid Cymru will provide tax relief for self-employed workers undertaking training and investigate the creation of a Welsh based training agency, specializing in training the self-employed.</p> <p>Plaid Cymru will tailor job search and creation services to the needs of Wales by giving the job-search functions</p>	
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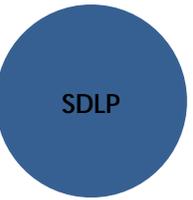
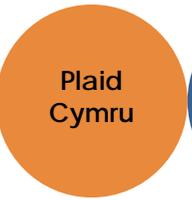
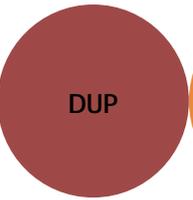
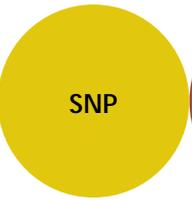
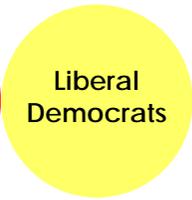
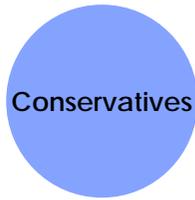
								of Job Centre Plus to the Welsh Government.	
<p>Industrial relations</p> <p>Click here to go back to the top</p>	<p>Trade union rights</p> <p>Turnout threshold requiring at least half the workforce to vote.</p> <p>Tougher threshold in essential public services (health, education, fire and transport) – will require the support of 40% of all who are entitled to vote, rather than a majority of those who do vote.</p> <p>Reform the role of the Certification Officer</p>	<p>No manifesto policy.</p>	<p>Trade union rights</p> <p>Introduce mandatory arbitration for strikes likely to cause widespread public disruption, enabling us to defend workers' rights to strike while ensuring continued service in essential public services.</p> <p>Employee ownership</p> <p>Encourage employers to promote employee participation and employee</p>	<p>No manifesto policy.</p>	<p>Trade union rights</p> <p>Revive the role of the democratic trade unions, including the right to belong to a union and have the employer recognise it, and the right to take industrial action, including strikes and peaceful picketing.</p> <p>Employee scrutiny</p> <p>Workers will be given a greater say in the running of companies, by</p>	<p>Trade union rights</p> <p>Encouraging wider trade union participation and recognising the positive role that can be played by collective bargaining in improving labour market conditions.</p> <p>Employee scrutiny</p> <p>Formalise the relationship between government, employer associations and employee associations.</p>	<p>No manifesto policy.</p>	<p>Trade union rights</p> <p>Plaid Cymru will create an Independent Commission to consider industrial relations policy and will legislate against 'blacklisting'.</p> <p>Employee ownership</p> <p>Encourage alternative company models to the limited company / plc model, and will consider the benefits of establishing a Welsh Institute of Employee</p>	<p>No manifesto policy.</p>



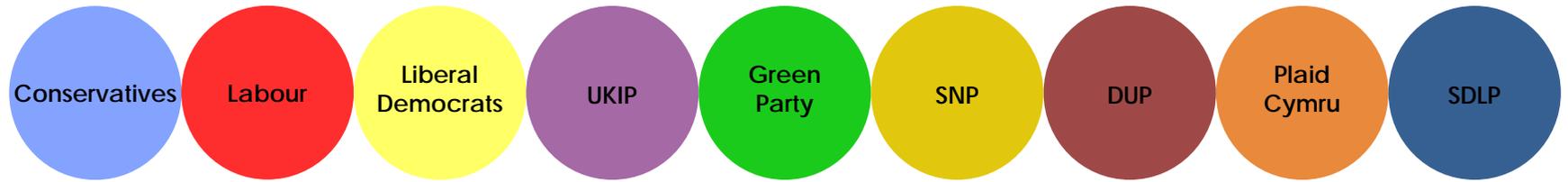
	<p>Tighten the rules around taxpayer funded paid 'facility time' for union representatives</p> <p>Strike cover</p> <p>Will repeal nonsensical restrictions banning employers from hiring agency staff to provide essential cover through strikes.</p>		<p>ownership, aiming to increase further the proportion of GDP in employee-owned businesses.</p> <p>Employee scrutiny</p> <p>Change company law to permit a German-style two-tier board structure to include employees.</p>		<p>including employee-elected directors in medium and large companies.</p>			<p>Ownership to encourage the creation of companies which are owned or controlled by employees.</p> <p>Employee scrutiny</p> <p>Supervisory boards of major companies who employ more than 500 staff will include elected employees, to ensure scrutiny of the management in the interests of the company as a whole.</p>	
Pensions									
<p>Flexible access to DC savings</p> <p>Click here to go back to the top</p>	<p>We will allow pensioners to access their</p>	<p>Support greater flexibility for those drawing</p>	<p>Press ahead with plans to allow people</p>	<p>Welcome reforms that support greater flexibility</p>	<p>No specific manifesto policy.</p>	<p>Back, in principle, proposals to give</p>	<p>No manifesto policy.</p>	<p>No manifesto policy.</p>	<p>No manifesto policy.</p>



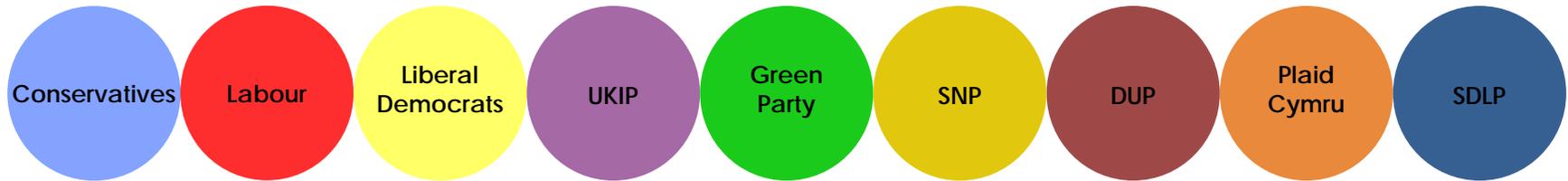
	pension savings and decide whether or not to take out an annuity, so they can make their own decisions about their money.	down their pension pots.	more freedom in the use of their pension pots and to allow existing pensioners to sell their annuity.	in how personal pensions can be accessed.	General theme that private pensions have failed and the best alternative is a state earnings-related pension scheme.	pensioners more flexibility over their pension pots.			
<p>Guidance guarantee</p> <p>Click here to go back to the top</p>	No manifesto policy.	Ensure there is proper guidance for those drawing down their pension pot to avoid mis-selling.	No manifesto policy.	<p>All pensioners get from the current government is 45 minutes of advice provided by the Pensions Advisory Service or Citizens Advice Bureau.</p> <p>We will double the budget for guidance in 2015/16 from £30 million to £60 million, and treble the 2016/17 budget from £10 million to £30 million.</p> <p>In consultation</p>	No manifesto policy.	Must ensure adequate levels of advice and support.	No manifesto policy.	No manifesto policy.	No manifesto policy.



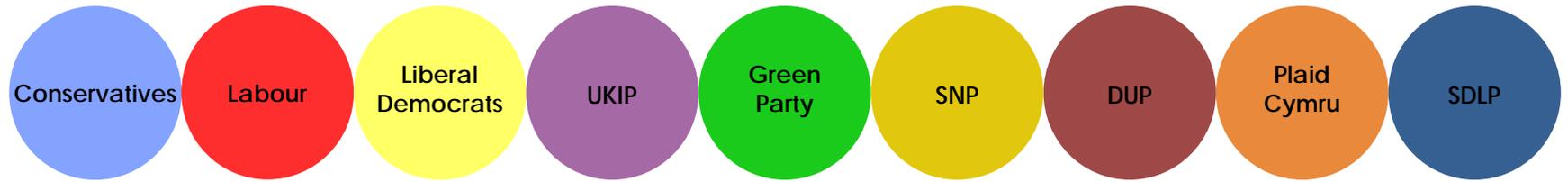
				with bodies such as the Chartered Insurance Institute and the Personal Finance Society, we will develop a pensions advice and seminar programme that will help protect pensioners' best interests and savings.					
Pension taxation Click here to go back to the top	Reducing the tax relief on pension contributions for people earning more than £150,000	Restrict tax relief on pension contributions for the highest earners.	Establish a review to consider the case for, and practical implications of, introducing a single rate of tax relief for pensions, which would be designed to be simpler and fairer and which would be set more generously	No manifesto policy.	The bedrock of the pensions policy is the Citizen's Pension. The net cost is £26 billion. We will fund this by reducing tax and national insurance incentives for private pensions by one-half, raising £20 billion and using	Review of the pension tax relief available to the wealthiest.	No manifesto policy.	We will end the unfair 40% plus pensions relief subsidy for higher rate tax payers.	No manifesto policy.



			than the current 20% basic rate relief.		a further £6 billion available from abolishing the National Insurance upper threshold.				
<p>Pensions market</p> <p>Click here to go back to the top</p>	No manifesto policy.	Reform the pensions market so that pension providers put savers first and protect consumers from retirement rip-offs.	Improve workplace pensions and continue to auto-enrol workers, completing the rollout of this scheme in full and on time. We will crack down on charges and encourage people to save more into their pension pot through this scheme.	To prevent mis-selling, UKIP will make it a criminal offence to cold call someone in respect of their pension arrangements. This will not affect regulate advisors or pension schemes where there is already an existing relationship with a client.	No manifesto policy.	Will work with pensioner groups to identify and target unfair, hidden pension charges.	No manifesto policy.	No manifesto policy.	No manifesto policy.
<p>State pensions</p> <p>Click here to go back to the top</p>	Will continue to increase basic state pension by at least 2.5% through the triple lock.	We will keep the triple-lock so that the state pension increases by inflation, earnings, or 2.5	Continue the introduction of our simpler pension so people can plan	Welcome reforms that simplify the state pension to a single-tier. Welcome the 'triple lock'	The bedrock of pension policy is the Citizen's Pension. Unlike the new flat rate pension, it	Support a single-tier pension of £160 per week. Vote to continue the triple lock, guaranteeing	No manifesto policy.	To bring about an end to pensioner poverty, we would ensure that the new	Continue to campaign for the immediate restoration of the earnings link for the state



	<p>Will introduce a single tier pensions system.</p>	<p>per cent, whichever is highest.</p>	<p>ahead securely, and feel the benefit of every pound they save.</p> <p>Legislate for the Liberal Democrat 'triple lock' of increasing the State Pension each year by the highest of earnings growth, prices growth or 2.5%.</p> <p>Ensure pensioners are eligible to gain from the increased Personal Allowance of £12,500.</p>	<p>guaranteeing state pension increases.</p> <p>Will introduce a flexible state pension window, which will widen over time, so even when the state pension age increases to 69, pensioners will still be able to take a slightly lower weekly state pension from the age of 65. At the moment, you can delay taking your state pension in return for a slightly higher amount, so UKIP's proposal merely extends the option in the other direction.</p>	<p>would be paid to all pensioners regardless of contribution record...no pensioner will live in poverty. We would introduce this in 2016. It will pay £180 a week to a single pensioner or £310 for a couple.</p>	<p>that pensions will always rise by inflation, earnings or 2.5 per cent - whichever is the highest.</p> <p>Oppose the abolition of Savings Credit</p> <p>Will seek a review of plans to increase the state pension age beyond 66</p>		<p>single-tier pension is a Living Pension for all, set at least at the rate of Pension Credit.</p>	<p>pension.</p>
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Manifestos									
<p>Links to the full text of the manifesto</p> <p>Click here to go back to the top</p>	<p>Strong leadership a clear economic plan a brighter, more secure future</p> <p>Conservatives manifesto 2015</p>	<p>Britain can be better</p> <p>The Labour Party Manifesto 2015</p>	<p>Stronger Economy. Fairer Society. Opportunity for Everyone</p> <p>Liberal Democrats Manifesto 2015</p>	<p>Believe in Britain</p> <p>UKIP Manifesto 2015</p>	<p>For the Common Good</p> <p>The Green Party General Election Manifesto 2015</p>	<p>Stronger for Scotland</p> <p>SNP Manifesto 2015</p>	<p>The Northern Ireland Plan</p> <p>DUP Manifesto 2015</p>	<p>Working for Wales</p> <p>2015 Westminster Elections Manifesto</p>	<p>Prosperity not austerity</p> <p>SDLP Westminster Manifesto 2015</p>