

- That the Frozen Pension Policy has been in existence for 70 years, and no government (of any political persuasion) has chosen to overturn it. **Rebuttal:** 70 years ago, no government could have considered how mobile today's pensioners are. Instead of talking to your grandkids over Skype, pensioners want to be near to their kids and grandkids – why should they be penalised; also Slavery and Apartheid were long standing policies. That doesn't make it right!
- The UK has to look after its own pensioners first. **Rebuttal:** The Triple Lock was implemented in 2011 – pensioners today in the UK have received the most increase to their income than any other age groups in the UK. It is now time to look after the 540,000 pensioners living in 120 countries who have NEVER received an increase to their pension. How can it be right that UK pensioners living south of the Niagara Falls (in the USA) receive the annual increase to their UK State Pension, but, if they live north of the Falls (in Canada) then they do not receive the annual increase;
- Unfreezing pensions takes money from the UK Treasury, and puts it into the hands of other governments. **Rebuttal:** Quite the reverse is true – firstly, each pensioner living overseas provides the UK Treasury with a net saving of around £1,500 per pensioner per year. Given that there are 1.2 million pensioners living overseas, this means that there is a net saving to the UK Treasury of £1.8 BILLION per year. Secondly, many UK pensioners living in Commonwealth countries such as Australia and Canada are living beneath the poverty line. In Canada, for instance, UK pensioners cost the Canadian Government around CAD \$1 billion per year. This is because, typically, pensioners are spenders rather than savers – if they are not receiving any increase to the UK State Pension, then they cannot be spending money (they don't get) and hence the Canadian economy is affected. Thirdly, there are many cases of pensioners living beneath the poverty line, and they have to be bailed out by the local government, when it should be the UK Government who is paying their pensioners what they deserve. Scandalous!
- The country cannot afford it, since it will cost at least £0.5 billion. **Rebuttal:** this is the cost that would bring UK Pensioners living in Frozen countries up to the same level as their peers in the UK. The longer the UK Government put it off, the larger the number is. We have been very patient during the austerity years, but, when The National Insurance Fund has an excess (over and above the balance that has to be kept in the account) of around £6 BILLION, please don't try and tell us that the UK cannot afford it.
- The triple lock increase is a cost-of-living rise. How can the UK Government keep track of the cost-of-living rise in each of the frozen countries. **Rebuttal:** This is, of course, a complete nonsense. If they can give the annual increase to UK pensioners living in the USA, they can give it to UK pensioners living in Canada. If they can give the annual increase to Canada, they can afford to give it to UK pensioners living in all frozen countries