To: [CEO of your pension fund]

I am a member of [name of your pension fund], and I am very concerned about the real threat posed by climate change.

I believe it is financially and ethically misguided to invest in companies dedicated to finding and burning more oil, gas and coal. Mark Carney, the former governor of the Bank of England, issued a blunt warning in 2015 that investors, like pension funds faced “potentially huge” losses as action on climate change could make vast reserves of oil, coal and gas “literally un-burnable”. David Attenborough said in 2020: “It is crazy that our banks and our pensions are investing in fossil fuels, when these are the very things that are jeopardising the future we are saving for”.

So we now know that investments in fossil fuels are not only harmful to the environment, but also put the value of pensions at risk. I would be grateful if, as the [job title of the person you are writing to]of [name of your pension fund], you could provide responses to the following questions:

1. What are the current goals of your engagement with fossil fuel companies? What assessment have you made of these companies’ progress towards those goals? What is your planned response if these goals are not met? What timescale is involved?
2. Will the [name of your pension fund] commit to moving investments out of fossil fuels within the next two years? If not, why not?
3. Are you in breach of your fiduciary duty if you hold fossil fuels stock, knowing the financial risks involved?
4. Will [name of your pension fund] recognise that fossil fuel investments are part of its carbon footprint, and that divesting from these investments is one of the most impactful steps to take to reduce our impact on climate change?

I look forward to hearing from you.

Yours sincerely,

[Insert your name]

[Insert your address]