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**“If Britain were to leave Europe our economy would go into recession. That would inevitably put people’s pensions at risk.”**



*Ros Altmann,*

*Pensions Expert/Arbenigwr Pensiynau*

**Open to find out what other experts think...**

**Agorwch i weld beth yw barn yr arbenigwyr...**



# What experts are saying about Britain and the EU

## Beth mae'r arbenigwyr yn ddweud am Brydain a'r UE



**Field Marshal Lord Bramall, former Chief of the Defence Staff/Cadlywydd yr Arglwydd Bramall, cyn-bennaeth y Staff Amddiffyn**

"We would be going backwards, not forwards in what we set out to cure after the terrible tragedies of the Second World War." 08/05/2016



**Frances O'Grady, General Secretary, Trades Union Congress (TUC)/ Ysgrifennydd Cyffredinol y TUC**

"Brexit would have massive implications for jobs, rights, and the very fabric of the UK. If you take that floor away, workers will be worse off." 27/01/2016



**Martin Lewis, Leading Consumer Champion/ Pencampwr Defnyddwyr**

"I would say on balance of probability, it is more likely we'll have less money in our pockets if we vote to leave." 18/04/2016



**Cathy Warwick, Chief Executive, Royal College of Midwives/ Prif Weithredwr, Coleg Brenhinol Bydwagedd**

"Staying in is better for the NHS, it is better for women, and it is better for midwives." 19/04/2016



**Karren Brady**

"UK businesses can create more jobs in Europe than out on their own." 17/01/2016



**Mark Carney, Bank of England Governor/ Llywodraethwr Banc Lloegr**

"(Leaving the EU) is the biggest domestic risk to financial stability." 08/03/2016



**Richard Branson**

Leaving the EU "would be very, very damaging for Great Britain." 19/02/2016



**Stephen Hawking**

"Leaving the EU would be a disaster for science." 10/03/2016

**Britain: Stronger, safer and better off in the EU**  
**Prydain : Cryfach, mwy diogel ac yn elwa mwy yn rhan o'r UE**

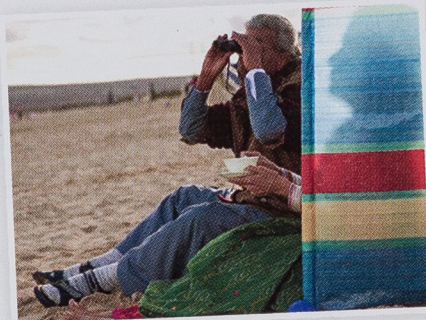


**VOTE REMAIN  
 ON JUNE 23RD  
 PLEIDLEISIWCH I AROS  
 AR FEHEFIN 23AIN**



# FOUR REASONS YOU NEED TO VOTE IN THE EU REFERENDUM

**1 GOOD FOR PENSIONS**  
Treasury analysis shows that leaving the EU would mean that over-65s with average assets would see a drop in wealth of up to £32,000. Those in their 50s could see a reduction in their annual pension of up to £335 a year.



**2 LOWER PRICES ON YOUR WEEKLY SHOP**  
Being in the EU means lower prices in UK shops, with the average UK household saving over £350 a year (Source: Centre for Economic Performance).



**3 OUR PLACE IN THE WORLD**  
Britain's influence in the world would be undermined if we left the EU. Our leading diplomats warn that outside Europe we would lose influence around the world.



**4 JOBS FOR YOU AND YOUR FAMILY**  
100,000 Welsh jobs are linked to exports into the EU – and 3 million jobs across the UK are linked to EU trade. (Source: The Treasury).



# PEDWAR RHESWM YR YDYCH EU HANGEN I BLEIDLEISIO YN REFFERENDWM YR UE

**1 DA AR GYFER PENSIYNAU**  
Mae dadansoddiad y Trysorlys yn dangos y byddai pobl dros 65 oed sydd gan asedau cyfartalog yn gweld gostyngiad o hyd at £32,000 mewn cyfoeth petaem yn gadael yr UE. Gallai'r rhai yn eu 50au weld gostyngiad o hyd at £335 yn eu pensiwn blynyddol.

**2 PRISIAU IS AR EICH SIOPA WYTHNOSOL**  
Mae bod yn rhan o Ewrop yn golygu prisiau is yn siopau y DU, gyda'r cartref arferol yn arbed dros £350 y flwyddyn (Ffynhonnell: Canolfan Perfformiad Economaidd).

**3 EIN SAFLE YN Y BYD**  
Byddai dylanwad Prydain yn y byd yn cael ei danseilio petaem yn gadael yr UE. Mae ein diplomyddion allweddol yn rhybuddio y byddem yn colli dylanwad o amgylch y byd petaem yn gadael Ewrop.

**4 SWYDDI AR EICH CYFER CHI A'CH TEULU.**  
Mae 100,000 o swyddi Cymreig yn gysylltiedig â'n masnach i'r UE – ac mae dros 3 miliwn o swyddi y DU yn gysylltiedig gyda'n hallforion i'r UE. (Ffynhonnell: Y Trysorlys).





BYDDAI GADDAEL EWROP YN GAM I'R  
TYWYLLWCH. PEIDIWCH Â CHYMRYD Y RISG.

LEAVING EUROPE WOULD BE  
A LEAP IN THE DARK. DON'T RISK IT.