# We have a plan for every stage of your life:

#### FOR THE BEST START IN LIFE

we will continue to increase spending on the NHS, provide 7-day a week access to your GP and deliver a truly 7-day NHS – so you know you will always have access to a free and high quality health service when you need it most.

## FOR YOUR SCHOOL YEARS

we will maintain the amount of money that follows each child into school, ensure there is a good primary school place available for every child and lift the cap on university places – so you have the skills you need to succeed.

## TO SECURE YOUR FIRST JOB

we will create 3 million new apprenticeships; take everyone earning less than £12,500 out of Income Tax altogether and pass a law to ensure we have a Tax-Free Minimum Wage in this country; and continue to create a fairer welfare system where benefits are capped to the level that makes work pay — so you are rewarded for working hard and doing the right thing.

## AS YOU RAISE YOUR FAMILY

we will extend the Right to Buy to Housing Association tenants, build 200,000 new Starter Homes – 20 per cent below the market price, for first-time buyers under 40 – and provide 30 hours of free childcare to working parents of three and four year-olds – so you are able to work while having the security of your own home in which to raise your family.

## WHILE YOU GROW OLDER

we will not raise VAT, National Insurance contributions or Income Tax but we will raise the 40p Income Tax threshold to £50,000 and take the family home out of tax by increasing the effective Inheritance Tax threshold for married couples and civil partners to £1 million – so you can keep more of your income and pass it on to future generations.

## AND WHEN YOU RETIRE

we will continue to increase the Basic State Pension by at least 2.5 per cent through the triple lock, give you the freedom to use your pension savings as you want and pass them on tax-free and we will cap the amount you can be charged for your residential care – so you can have the dignity and security you deserve in your old age.

The next Conservative Government will secure a better future for you, your family and Britain.