



# What should you do about the Northern Foods pension offer?

The Bakers Union's only approved Independent Financial Adviser can help.

**BFAWU Members should have now received a letter from Northern Foods offering deferred members of the pension scheme, the opportunity to take a "Cash Equivalent Transfer Value" on an enhanced basis.**

Northern Foods have also appointed Alexander Forbes Financial Services Limited to provide financial advice in relation to this offer.

## WHAT STEPS SHOULD YOU TAKE?

**STEP 1:** As the advice from Alexander Forbes Financial Services Ltd is being paid for by Northern Foods there is, in our opinion, no harm in completing their enclosed PPQ (Personal Priorities Questionnaire) and returning this to Alexander Forbes. **This needs to be returned before 12th March 2010.**

**STEP 2:** You will then receive a Focussed Advice Recommendation Report from them.

**STEP 3:** Upon receipt of this report, you need to contact **Fiscale Financial Services Limited, the only independent financial advisory firm approved by The Bakers Union**, to discuss it.

**STEP 4:** You can then decide if you wish to accept or reject the offer.



· FINANCIAL SERVICES ·

*Who are  
Fiscale  
Financial  
Services Ltd?*

- **Fiscale Financial Services Limited** are a firm of independent financial advisors. This means that we are free to advise on products from the whole marketplace. This allows us to choose the product that is right for you from any financial institution.

- **Independent financial advisors** are the agent of you, the client, and are duty bound to act in your best interests.

- **Fiscale Financial Services Limited** is the only Independent Financial Advisory firm approved by The Bakers Union to help members deal with pension issues of this kind.

To discuss your pension report call 01226 791204

FISCALE FINANCIAL SERVICES LIMITED

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