

# The RHM Pension Scheme - Unfreeze of Pensionable Earnings

Contributing members of the RHM Pension Scheme who have an 'Underpin' have a choice of two options for the future. This leaflet is designed to help BFAWU members decide which option is right for them; **Option 1 Underpin**, or **Option 2 Indexation**.

Full details of both options can be found in the 'Guide to making your decision' booklet, supplied by RHM.

## What should BFAWU members do?

Choosing the right option is not easy as essentially it depends on future variable earnings and inflation, both of which are unknown factors. However, the following may assist in your decision making.

### Option 1 Underpin:

If you think, in the future:

- You will receive a lot more variable earnings than in the past **and**
- Inflation on average will be low around 1-2%

**This may favour choosing the underpin option.**

### Option 2 Indexation:

If you think, in the future:

- You will receive only a little more variable earnings than in the past **and**
- Inflation on average will be higher at 2.5% or more

**This may favour choosing the indexation option.**



· FINANCIAL SERVICES ·

*More help  
and timescales:*

A modeller has been created to help members in their decision making. This is available:

- From the website:  
[www.rhmpensions.co.uk](http://www.rhmpensions.co.uk)
- From the onsite facility
- Via the freephone helpline 0808 178 0704
- Questions can also be directed to this email:  
[rhmpensionunfreeze@premierfoods.co.uk](mailto:rhmpensionunfreeze@premierfoods.co.uk)

**All Options Forms should be completed and returned in the freepost envelope provided by Thursday 11th March 2010.**

- Option forms have been sent out by post and spare copies can be found by visiting:  
[www.rhmpensions.co.uk](http://www.rhmpensions.co.uk)
- All members must return an Option Form

Fiscale Financial Services Ltd - helping BFAWU members