

Scamproof your savings



Pension scams. Don't get stung.

 **Pension wise**
Your money. Your choice.
Backed by HM Government

ActionFraud
National Fraud & Cyber Crime Reporting Centre

The PENSIONS
Advisory Service

Scammers don't care whether you're an inexperienced investor or have never put your money anywhere other than a bank. They will try to flatter, tempt and pressure you into transferring your pension fund into an investment with guaranteed returns. Once the transfer has gone through, it's too late. Remember, the only people who benefit from scams are the scammers themselves.

How to spot the warning signs

Some of the most common tactics used by scammers to trick you out of your savings

A cold call, text message, website pop-up or someone coming to your door offering you a **'free pension review', 'one-off investment opportunity'** or **'legal loophole'**



Convincing marketing materials that promise you **returns of over 8%** on your investment

Paperwork delivered to your door by courier that requires immediate signature



Pension access before age **55**



Overseas transfer of the funds



A proposal to put your money in a single investment. **In most circumstances, financial advisers will suggest diversification of assets.**

What to do if you spot a scam

- Never be rushed or pressured into making a decision
- Before you sign anything, call The Pensions Advisory Service on 0300 123 1047
- If you have already accepted an offer, report it to Action Fraud at www.actionfraud.police.uk or call 0300 123 2040

Arm yourself with the facts and stop a lifetime's savings being lost. Visit **www.pension-scams.com** to find out more.

A cross-government initiative by:

ActionFraud
National Fraud & Cyber Crime Reporting Centre

CITY OF LONDON POLICE

HM Revenue & Customs

the Money Advice Service

FCA
FINANCIAL CONDUCT AUTHORITY

NCA
National Crime Agency

SFO | serious fraud office

The PENSIONS Advisory Service

The Pensions Regulator