

# Scamproof your savings



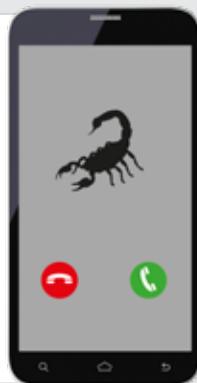
**Pension scams.** Don't get stung.

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](http://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](http://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**