

Are you scammable or scamproof?



Scam: Pension access offered **before age 55** and you are not in ill health

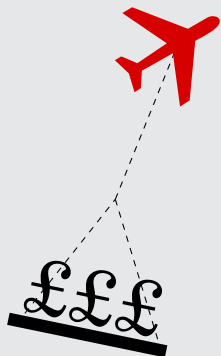


Scam: Offers of a **free pension review**, a one-off investment opportunity, the chance to cash in or release your pension early, pension loans or upfront pension cash



Scam: Unsolicited contact via call, text, email or in person claiming to be from The Pensions Advisory Service, Pension Wise or government-endorsed. Such contact would always be initiated by you first, never by those organisations.

Scam: Convincing marketing materials that promise you **guaranteed high returns** on your investment

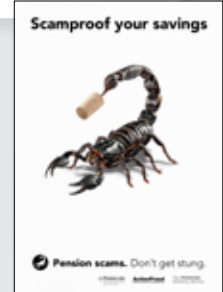


Scam: Overseas investment opportunities in property, green energy plantations, scratchcards where **all your money is in one place**

Scamproof: Arming yourself with the facts at www.pension-scams.com

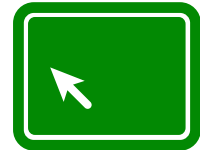


Scamproof: Taking advantage of free support and guidance offered by The Pensions Advisory Service and Pension Wise

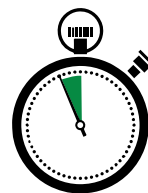


Scamproof: Seeking professional **independent** financial advice

Scamproof: Checking a financial adviser is personally **authorised by the FCA** at www.fca.org.uk/register



Scamproof: Check the list of known investment scams at www.fca.org.uk/scamsmart



Scamproof: Not allowing yourself to be **rushed into a decision** by time limited offers or delivery of previously unseen paperwork by courier

Scamproof: Not signing anything you don't completely understand



Don't get stung.
www.pension-scams.com

