

Don't get scammed out of your pension



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Pensions and annuities are tightly regulated, but unfortunately, pension scams are becoming more common as well. The changes in pension regulations last April allowing you more choices with what to do with your pension savings at retirement, gave scammers more opportunities to defraud their victims via offers of free pension reviews, unbeatable investments and early release of funds (before age 55).

We'd like to give you some expert, impartial advice about how to spot a pension scam, and look after your retirement fund.



Top tips for protecting yourself from pension fraud

- Never divulge financial or personal information to a cold caller, or in response to an email, text or social media post or message.
- Be wary of any unsolicited approaches regarding your pension.
- Get as much information as you can about the company's background – trying the internet first. Any financial advisers should be registered with the Financial Conduct Authority (FCA).
- Insist on a statement showing how your pension will be paid when you retire, and question who will look after your money until then.
- If approached or in doubt, ask around family and friends, and gain an unbiased view from an adviser that isn't associated with the proposal you've received.
- Never be rushed or harassed into agreeing to a pension transfer or investment of the cash you're releasing.

For more information on avoiding pension fraud please visit www.getsafeonline.org and click 'Protecting Yourself'

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Get Safe Online

Get Safe Online is the UK's leading source of information and advice on online safety and security, for the public and small businesses. It is a not-for-profit, public/private sector partnership backed by a number of government departments, law enforcement agencies and leading organisations in internet security, banking and retail.

Our advice is free, authoritative, informative, impartial and easy to follow.

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