Don't miss a trick, Be scam aware People who are considering pensions or investments should be aware of scammers that operate in this area...

- Contact out of the blue offering exceptional returns on investments
- Collective investment schemes requiring you and a group of people to invest and maintain a project
- Early equity release schemes
- Land investment schemes offering development opportunities with high returns
- Time limited offer

These can all be warning signs that someone is trying to scam you. Take steps to avoid the scammers,

- Be wary about calls out of the blue, don't engage in any discussions with these callers.
- Check for language such as 'loophole', 'pension liberation' or 'guaranteed returns.' These can be warning signs of a scam.
- Don't be rushed into signing up, even if you think you might miss out on a good deal.
- Check Financial Conduct Authority register for regulated companies. www.fca.org.uk/firms/financial-services-register
- Remember Pensionwise and other government backed bodies will not call you or text you with offers to review your pension.
- Contact Pensionwise for an appointment to get more information about pensions and your pension. www.pensionwise.gov.uk/en

To report a scam.....

To report a scam contact Citizens Advice consumer service 03454 04 05 06, Welsh 03454 04 05 05 www.citizensadvice.org.uk/consumer/scams/scams/ umer/scams/scams/

www.pensionwise.gov.uk/en/scams

