Are you
scammable or scamproof?

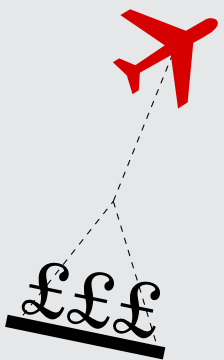**Scam:** Pension access offered **before age 55** and you are not in ill health

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

FREE!!!
FREE!

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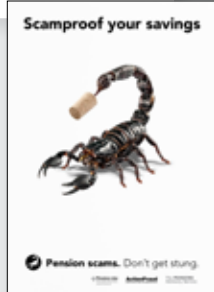
Scam: Overseas investment opportunities in property, green energy plantations, scratchcards where **all your money is in one place**

£££

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

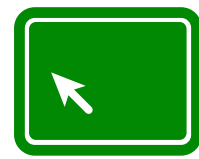Scamproof your savings

Pension scams. Don't get stung.

Scamproof: Taking advantage of free support and guidance offered by The Pensions Advisory Service and Pension Wise
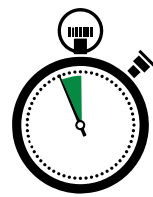
Scamproof: Seeking professional **independent** financial advice

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