

# Protecting yourself from pension and investment scams

Scams involving pensions and investments are becoming increasingly sophisticated. They can affect anyone and often appear to come from genuine, professional organisations.

This information is provided to help you stay alert and know where to check if you are ever unsure.

## Common Warning Signs



Be cautious if you are contacted unexpectedly about:

- High or “guaranteed” returns
- Pressure to act quickly or avoid missing out
- Requests to transfer, move or cash in pensions or investments
- Opportunities involving unusual or overseas investments
- Requests to keep the offer confidential
- Contact via cold calls, emails, texts or social media

Scammers often use professional looking documents and convincing explanations.

### Before You Make Any Decision

Ask yourself:

- Were you contacted out of the blue?
- Does the opportunity sound too good to be true?
- Are you being rushed or discouraged from seeking advice?
- Is the firm authorised to offer this service?

If you are unsure at any stage, stop and check.

### Why we are sharing this information

This information is provided to help you stay informed and make safe decisions. It is provided for awareness only and does not constitute financial advice.

If you have questions about your existing arrangements with us, please contact the office on 01626 332083.

### Check the FCA Firm Checker

The Financial Conduct Authority (FCA) Firm Checker helps you confirm whether a firm is authorised and what activities it is allowed to carry out.

You can also see warnings about firms that may be operating without permission.

Check a firm at:  
[fca.org.uk/firm-checker](https://fca.org.uk/firm-checker)

When checking, make sure:

- The firm name and reference number match
- The contact details match those shown on the FCA Register