

PUZZLED BY PENSIONS? HOW MUCH HAS BEEN LOST TO PENSION SCAMMERS?



The truth is no one really knows...but it could now be in the billions

There are six common tactics used by the scammers – make sure you know them.



Contact out of the blue...

Pension cold calling is banned in the UK. If you receive an unsolicited approach by phone, email or on social media – reject any offers you receive.



False Authority...

Scammers often provide you with communications displaying fake regulatory credentials.



Time constraints...

Scammers will put you under pressure to sign up to a deal straight away.



Flattery...

Scammers can be over friendly and talk in your language but they have one message – they want your money!



Fake reviews...

Scammers post fake reviews to gain your trust.

Remember not every adviser you speak to is out to rip you off, but there is no shame in taking a few minutes to check out who you are dealing with. If you are an Usdaw member and in any doubt call us on 0161 224 2804 or email us at pensions@usdaw.org.uk



Unrealistic returns...

Scammers consistently try to convince you of high guaranteed returns on your investments if you transfer your money.



**BE SMART
BE SURE
BE SAFE**



Join Usdaw online at www.usdaw.org.uk/join
You can also contact your Usdaw rep or call our Helpline **0800 030 80 30**

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