



Pensions

PUZZLED BY PENSIONS?

PROTECT YOUR PENSION FROM SCAMMERS

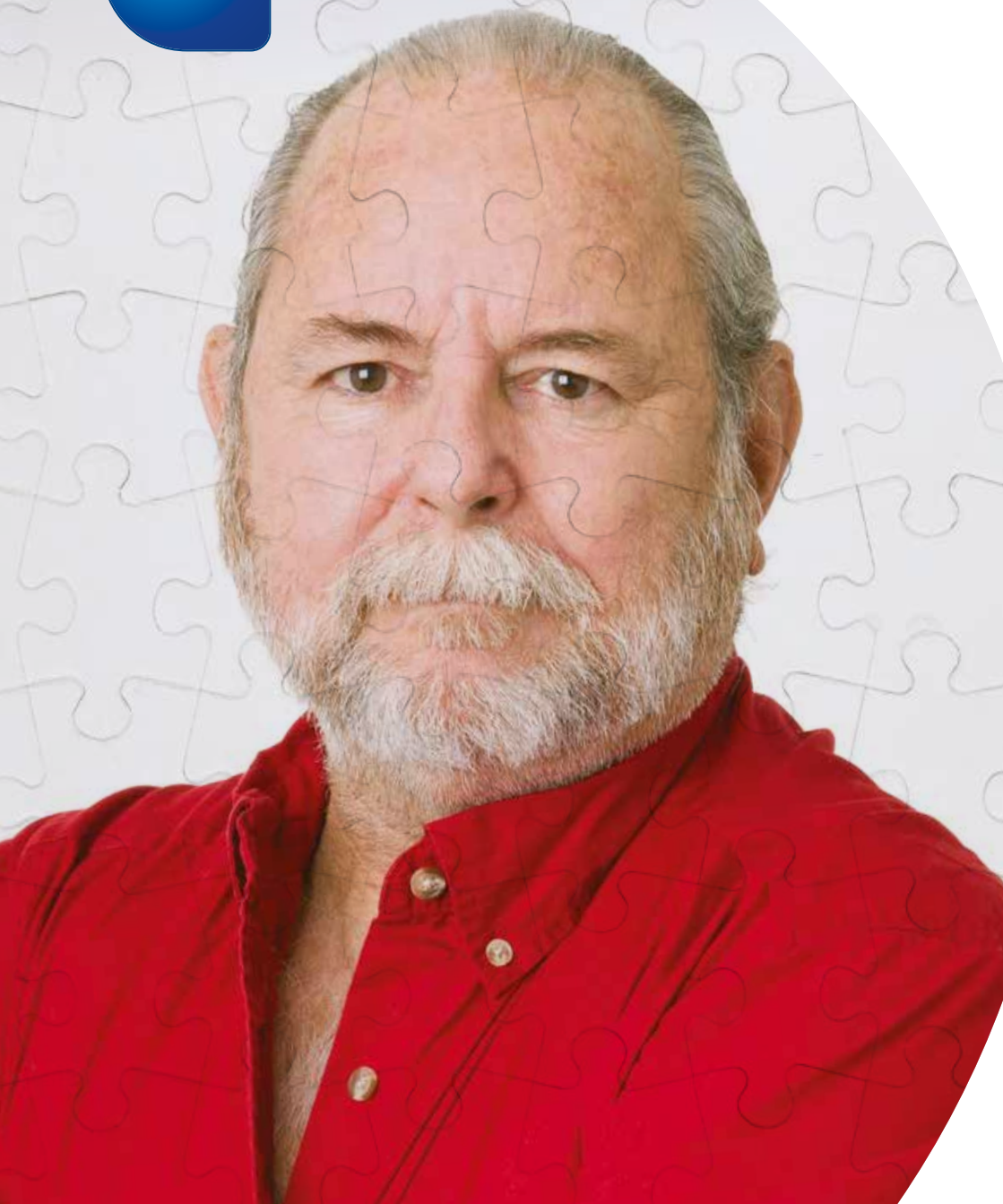


BE SMART, BE SURE, BE SAFE!

Usdaw
Union of Shop, Distributive
and Allied Workers



Pensions



PENSION 'COLD CALLING' IS NOW BANNED!

Be Smart

It is now an offence to contact pension holders, randomly and out-of-the-blue.

You can still be contacted if you have given someone consent, for example by your existing financial adviser or pension scheme administrators.

However, if you are approached over the phone unexpectedly about your pension and you are in any doubt, **hang up!**

Be Sure

Contact fca.org.uk/scamsmart to find out more about how you can spot a scam and who you are dealing with.

If you would prefer to speak to someone on the Usdaw Pension Section, you can call us on 0161 224 2804 or email us at pensions@usdaw.org.uk

Be Safe

Follow 4 simple steps...

1. Reject any unexpected offers made by phone, text or email.
2. Check who you are dealing with. Contact the Financial Conduct Authority (FCA) to make sure whoever has contacted you is authorised.

3. Don't feel rushed or pressured; take your time to make all the checks you need.
4. Get impartial information or advice. Speak to Usdaw's Pension Section in the first instance and we can connect you with our affinity partners, Lighthouse Financial.

The cold calling ban may not totally stop the scammers, so we need you to stay vigilant – **be smart, be sure and be safe!**

Worried you may have been scammed already?

Act immediately!

1. Call Usdaw's Pension Section on 0161 224 2804 or email us at pensions@usdaw.org.uk
2. Contact your workplace pension department or pension company – they may be able to still stop a transfer that hasn't taken place yet.
3. Call Action Fraud and report it on 0300 123 2040.





Pensions

**Improving workers' lives –
Winning for members**

**Helpline 0161 224 2804
www.usdaw.org.uk/pensions**

Usdaw
*Union of Shop, Distributive
and Allied Workers*



Published by: Usdaw, 188 Wilmslow Road, Manchester M14 6LJ

Lft 438 Feb 2019