INVESTMENT SCAMS

PENSION LIBERATION FRAUD

Criminals may contact you **unexpectedly** or through convincing **websites**, **phone calls** or **social media** offering seemingly **unbeatable investments** and upfront cash payments.

They often provide free pension reviews to appear **trustworthy** and **independent**. Be **wary** of advice to access your pension before age 55, as this **can incur a tax penalty of up to 55%.**

STOP! COULD IT BE A SCAM?

REJECT UNEXPECTED OFFERS

It's unlawful to cold call about pensions in the UK.

AVOID RUSH DECISIONS

Take your time to make informed choices.

VERIFY FIRMS

Check firm status with the FCA before changing pension arrangements. Call the FCA helpline at 0800 111 6768.

BE CAUTIOUS OF HIGH RETURNS

Promises of 'guaranteed', 'fixed', or 'secured' high returns are risky. If it sounds too good to be true, it probably is.

FURTHER INFORMATION

VISIT: ACTIONFRAUD.POLICE.UK

YORKSHIRE & HUMBER REGIONAL ORGANISED CRIME UNIT