



Our pledge to
combat pension scams

We pledge to **combat pension scams** and protect savers

Pension scammers
wreck lives and anyone
can become a victim.

The pensions industry plays
a vital role in protecting
savers and helping fight
pension scammers.

**We will raise awareness, educate and protect pension savers.
We pledge to combat pension scams. We will:**

- Regularly communicate the risk of scams
- Encourage members requesting drawdown to contact the Pensions Advisory Service for impartial guidance
- Get to know the warning signs of a scam and good practice for transfers
- Take appropriate due diligence measures for transfers and document all procedures
- Clearly communicate concerns to members if high risk transfers must be paid
- Report any concerns about a scam to the authorities and inform the member

What this means for you and your pension

Scammers can be difficult to spot and might seek to exploit your trust. We're already committed to protecting our members, but we want to go one step further. Working together, we will help protect you by pledging following the principles of the pledge to combat pension scams

We have self-certified to The Pensions Regulator that we meet the standards of the pledge.