

Seeking financial guidance?

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Money and Pensions Service

The Money and Pensions Service (MaPS) is an arm's-length body sponsored by the Department for Work and Pensions, established at the beginning of 2019, and also engages with HM Treasury on policy matters relating to financial capability and debt advice.

Looking for money or pensions help?

You can use their free Money Helper Service by visiting www.moneyhelper.org.uk or calling them free on 0800 011 3797.



The Pensions Regulator

The Pensions Regulator is a government body responsible for regulating workplace pension schemes in the UK.

Its main aim is to promote and improve understanding of the good administration of workplace pension schemes, to protect member benefits. But they're unable to help with disputes between individuals and their pension schemes. These situations can be looked at by the Pensions Ombudsman.

Looking for more information?

You can visit the Regulators' website on www.thepensionsregulator.gov.uk/



Seeking financial guidance?

Pensions Ombudsman

The Pensions Ombudsman is an independent organisation set up by law.

They can help if you have a complaint or dispute about a pension scheme provided by your employer, or a pension you've set up yourself. They look at the facts without taking sides, and their service is free.

They can also help if you want to complain about a decision made by the Pension Protection Fund or the Financial Assistance Scheme. However, they can't help if you have a complaint about the advice or sale of individual pension products.

This is because these complaints are handled by the Financial Ombudsman Service.

Want to find out more?

You can contact the Pensions Ombudsman on 0800 917 4487. You can also email them at enquiries@pensions-ombudsman.org.uk or visit their website for further information www.pensions-ombudsman.org.uk.



Financial Ombudsman

The Financial Ombudsman Service investigates complaints about the sale or marketing of individual pension arrangements.

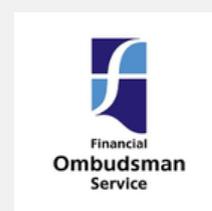
If you're unhappy about the advice you were given about a pension plan, you first need to give the firm who advised you the chance to resolve matters. The firm will have eight weeks to sort out your complaint with you. If after eight weeks you're still not happy, you can ask the Financial Ombudsman Service to get involved.

They can also look into complaints about most financial problems involving banking, insurance, mortgages, investments and savings, to name a few.

Looking for further information?

You can contact the Financial Ombudsman by calling their helpline on 0800 023 4567

You can send them an email on complaint.info@financial-ombudsman.org.uk



Seeking financial guidance?

Financial Conduct Authority

The Financial Conduct Authority (FCA) oversees the conduct of individuals and companies that provide financial services.

If you have a personal or stakeholder pension, or have used your pension pot to buy an income, your provider is likely to be overseen by the FCA. If you want financial advice, your financial adviser should be authorised by the FCA. The FCA keeps a register of the firms and individuals it regulates, which you can use.

If your financial services firm or individual adviser is authorised by the FCA, other forms of protection are available for you if you have concerns. These organisations include the Financial Ombudsman Service and the Financial Services Compensation Scheme.

Be a ScamSmart Investor

Don't let a scammer enjoy your retirement – find out how pension scams work, how to avoid them and what to do if you suspect a scam on FCA's website www.fca.org.uk/scamsmart.

Pension scams can be hard to spot. Scammers can be convincing and financially knowledgeable, with credible-looking websites, testimonials and materials that are hard to distinguish from the real thing. On the FCA's website you can learn about:

- how pension scams work
- how coronavirus is affecting pensions
- pension scam warning signs
- four steps to protect yourself
- what to do if you think you've been scammed
- protecting your employees and members

Want to contact the FCA?

If you are trying to reach your product or service provider, they won't be able to help you. Their contact details can be found on your documentation or on the FS Register.

You can make a free call to FCA on 0800 111 6768.



We are aware that scammers are targeting consumers searching for investments online, in particular through search engines like Google and Bing. Although some scammers offer high returns to tempt you into investing, they may also offer realistic returns to make their offer appear more legitimate. Those offering or promoting products or investment opportunities found through search engines are not necessarily authorised or regulated by the FCA. You can check the FCA Warning List for firms to avoid.

Seeking financial guidance?

The Pension Protection Fund

The Pension Protection Fund (PPF) protects people with a defined benefit pension (which includes final salary and career average schemes) when an employer becomes insolvent.

If the employer doesn't have enough funds to pay you the pension they promised, the PPF will provide compensation instead.

Find out more about how the Pension Protection Fund works

Visit The Pension Protection Fund's website at www.ppf.co.uk



Citizen Advice

Citizens Advice is an independent organisation specialising in confidential information and advice to assist people with legal, debt, consumer, housing and other problems in the United Kingdom.

They have a network of independent charities offers confidential advice online, over the phone, and in person, for free.

They also give advice on consumer rights on our consumer helpline, support witnesses in courts through the Witness Service and give pension guidance to people aged over 50.

Want to contact Citizen Advice?

You can visit their Financial Advice page here <https://www.citizensadvice.org.uk/debt-and-money/getting-financial-advice/> or call them free on 0800 144 8848.



Tax Help for Older People

Tax Help for Older People is a charity service providing free, independent and expert help and advice for older people on lower incomes who cannot afford to pay for professional tax advice. With over 420 volunteers and a national call centre, they can help you, wherever you are in the UK.

Want to find out more?

Simply call the Tax Help number 01308 488066, or contact them by post or email via their website enquiry form.



Seeking financial guidance?

Financial Services Compensation Scheme

The Financial Services Compensation Scheme (FSCS) is the UK's compensation fund of last resort for customers of authorised financial services firms. This means that the FSCS might pay compensation if a financial services firm (such as an insurance company) is unable, or likely to be unable, to pay claims against it. They don't charge consumers for using their service.

The FSCS don't cover workplace pensions that are trust-based schemes. If you're contributing to, or have contributed to, a workplace pension scheme (which is not a salary related scheme) and are concerned regarding the security of your pot, contact the employer or the trustees.

Want to find out more?

Visit their website at www.fscs.org.uk or call them on 0800 678 1100

For enquiries about London Capital & Finance please call on 0800 091 0030.



TaxAid

TaxAid can help anyone on low income who has been unable to resolve their tax problem with HMRC. As a guideline, a low income is up to about £380 a week before tax for a single person – equivalent to £20,000 per year.

If you are on low income and aged 60 or over, you should contact Tax Help for Older People.

Tax Help for Older People does not deal with self-employed taxpayers.

TaxAid does not advise on Tax Credits or DWP benefits, Limited Companies or council tax. TaxAid does not provide tax planning advice.

Want to contact TaxAid?

You can contact Tax Aid by visiting their website <https://www.taxaid.org.uk> or call their tax advice helpline on 0345 120 3779.



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