

## Be a ScamSmart Investor

Investment and pension scams are often sophisticated and difficult to spot. According to the FCA, thousands of people fall victim to investment fraud each year.

£197m

cost to UK investors  
due to scams in 2018



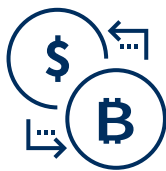
Methods of investment scams are changing with more people being targeted online than before



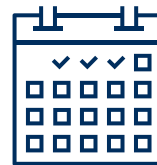
People aged 55+ who already have investments are most at risk



Under 25s are six times more likely to trust an offer made via social media



Most commonly reported scams are investments in shares and bonds, forex and cryptocurrency by unauthorised firms



Be extra vigilant during peak investment season - the first quarter of the year

### Be vigilant - watch out for these warning signs

1

#### Unexpected contact

Traditionally scammers cold-call but contact can also come from online sources, post, word of mouth or even in person at a seminar or exhibition

2

#### Time pressure

They might offer you a bonus or discount if you invest before a set date or say the opportunity is only available for a short period

3

#### Social proof

They may share fake reviews and claim other clients have invested or want in on the deal

4

#### Unrealistic returns

Fraudsters often promise tempting returns that sound too good to be true, such as much better interest rates than elsewhere

5

#### False authority

Using convincing literature and websites, claiming to be regulated, speaking with authority on investment products

6

#### Flattery

Building a friendship with you to lull you into a false sense of security



Reject unexpected offers



Check the FCA Warning List



Get impartial advice

If you suspect a scam, call Action Fraud straight away on 0300 123 2040, or the FCA Consumer Helpline on 0800 111 6768. For more information on how to stay safe from scams, visit our website: [raymondjames.uk.com/personal-investing/scamsmart](https://www.raymondjames.uk.com/personal-investing/scamsmart)