

TTF Symposium Pension Scams

PETE GLANCY

HEAD OF POLICY, PENSIONS &
INVESTMENTS

SCOTTISH WIDOWS



Workplace Pensions & Non Workplace Pensions



- Charge Cap
- Governed Defaults
- De-Risking
- Independent Oversight
- PPF / FSCS



- On your own.
- Higher / Opaque Charges
- Playing Fast & Loose
- Fraud

Workplace Pensions & Non Workplace Pensions



2-3 Years

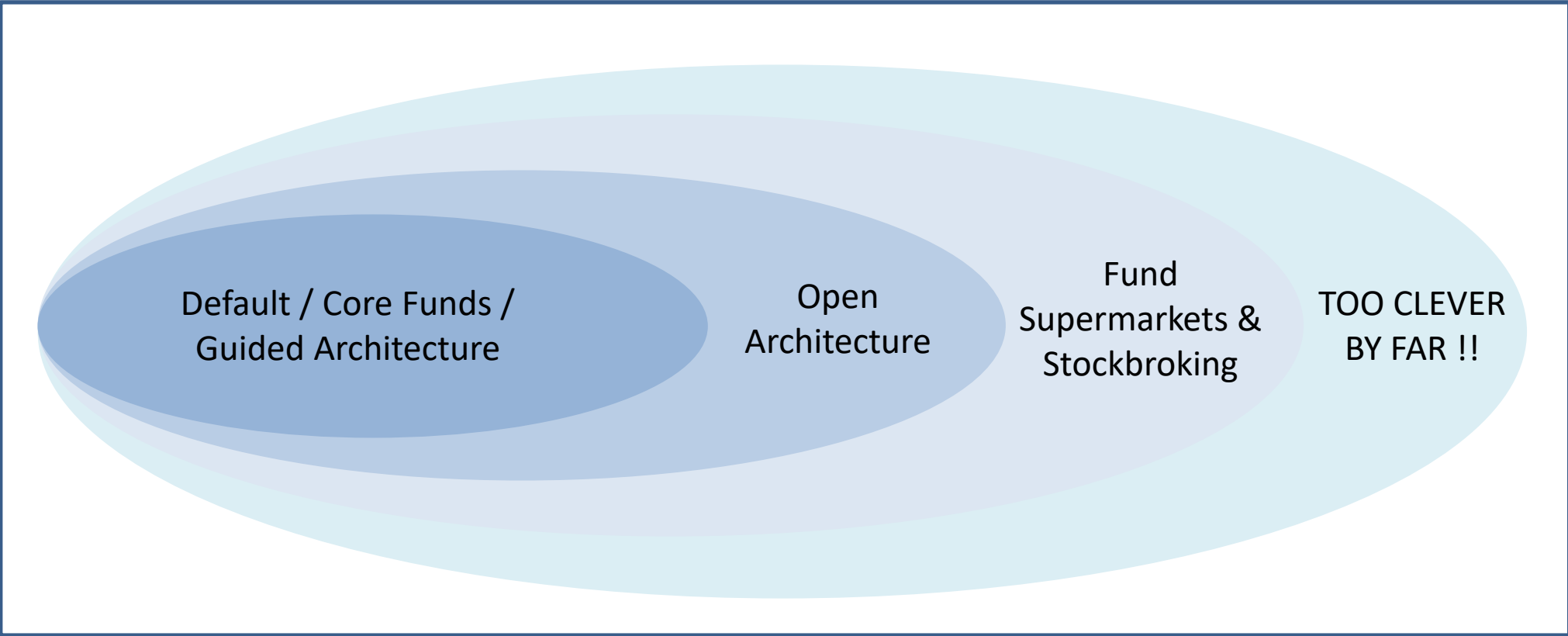
- Charge Cap
- Governed Defaults
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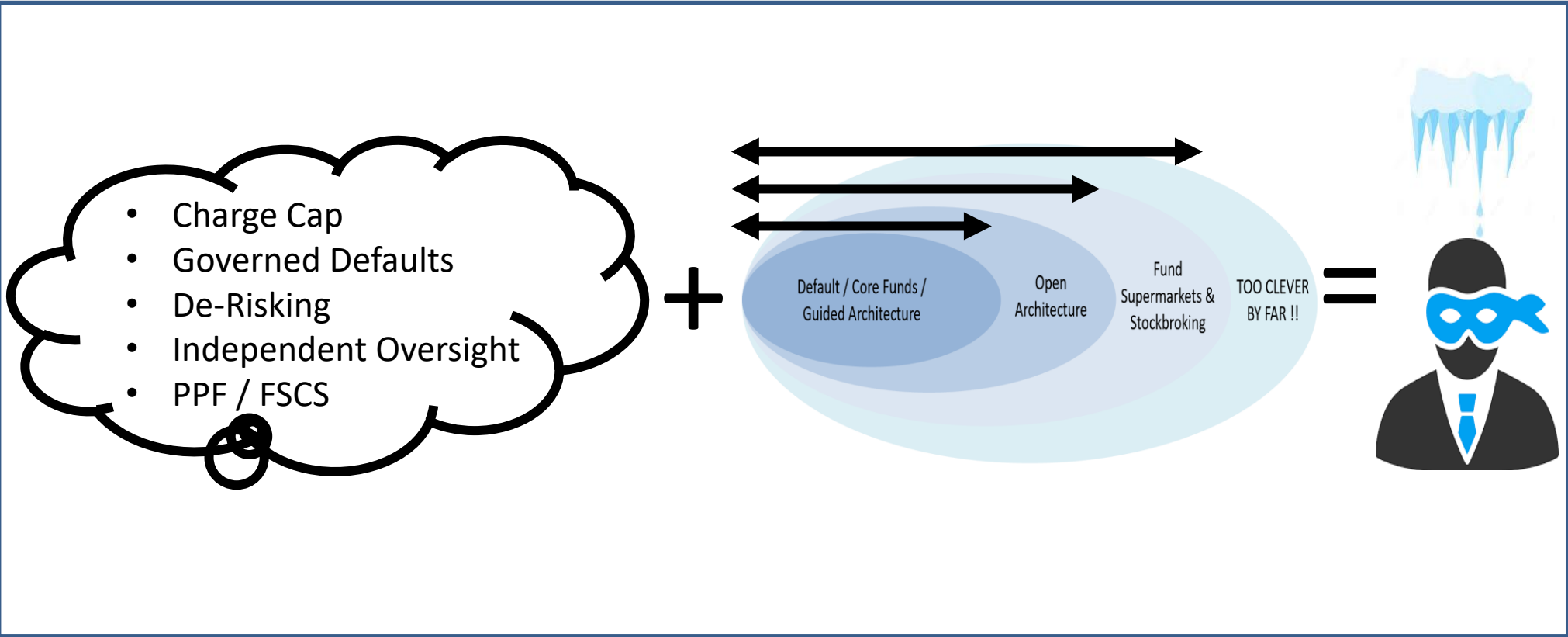
20-30 Years

- On your own.
- High / Opaque Charges
- Playing Fast & Loose
- Fraud

The evolution of Personal Pensions into SIPPS



A simple CAT Standard Could FREEZE OUT the Scammers !!



THANK YOU
