



## Don't get stung!

### Get authorised help and advice about your NAPS pension



With NAPS closing to future pension build-up on 1 April 2018 there is an increased risk that some firms of financial advisers will view this as an opportunity to exploit NAPS members – contacting you directly or releasing videos encouraging you to contact them for help with your pension options in NAPS. They might also try to persuade you to transfer your NAPS pension out to another pension arrangement.

**The NAPS Trustee and BA Pensions never endorses any individual or firms of financial advisers.**

If you see an advert which includes our logo for example, or a video published on social media which gives the appearance of having been endorsed by BA Pensions, it is without our permission and could be a scam.

Our latest edition of In Focus, due out this month, includes useful information about pension transfers, pension scams, and where to find free help and advice as well as professional financial advice, should you need it.

In the meantime, here's a summary of where you can find authorised help and advice about your NAPS pension, find FCA-authorised financial advisers and the latest information about pension scams.

#### Where to find help with your NAPS options

The NAPS Scheme closure section of this website includes important information on [What we'll send to you, how and when](#), our [NAPS transitional options FAQs](#) as well as [guidance notes](#) about the promotional/incremental pay link option.

##### Contact the BA Pensions team

If you need any further help regarding your NAPS pension benefits, please email us at: [enquiries@bapensions.com](mailto:enquiries@bapensions.com) or call us on 020 8538 2100 (Mon-Fri, 9am – 5pm).

##### To find a qualified financial adviser in your area

Visit the [FCA website](#) or go to [www.unbiased.co.uk](http://www.unbiased.co.uk), [www.thepfs.org/yourmoney/find-an-adviser/](http://www.thepfs.org/yourmoney/find-an-adviser/) or [www.vouchedfor.co.uk](http://www.vouchedfor.co.uk).

You can also find help on how to choose a financial adviser from the Government-sponsored [Money Advice Service](#). The [Pensions Advisory Service](#) offers a free and impartial guidance service and can be reached on 0300 123 1047.

#### Read about pension scams and how to avoid them

The following organisations provide detailed information to help you to keep up-to-date with the latest news and advice on pension scams and how to avoid them:

The Pensions Regulator: [Protect yourself from scammers](#).

The Financial Conduct Authority: [How to avoid investment and pension scams](#).

The Pensions Advisory Service: [Common concerns about pension scams](#).

The Government: [Pension scams: consultation](#).