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I can confirm I have read this document. I am not party to any such pensions liberation activity in anyway whatsoever.

Signed:

*S. Dowker*

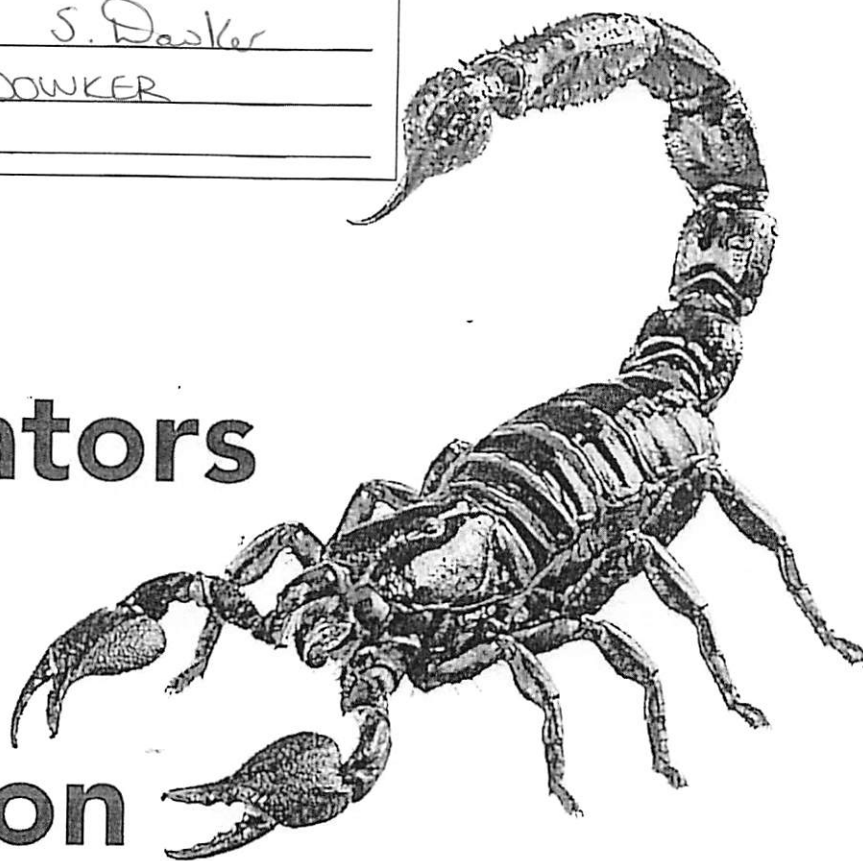
Name:

SANDRA DOWKER

Date:

25.10.16

# Predators stalk your pension



Companies are singling out savers like you and claiming that they can help you cash in your pension early. If you agree to this you could face a tax bill of more than half your pension savings.



**Don't let your pension become prey.**

**ActionFraud**  
Report Fraud & Internet Crime

the pensions  
advisory service