

Freedom of Information response

Ref: FOI 291



Response date: 3 December 2025

You asked Money and Pensions Service the following

Please may you provide a month by month breakdown of the number of pension safeguarding guidance sessions conducted in June to November 2025, or the most recent period available, by amber flag reason using the following table:

	June 2025	July 2025	August 2025	September 2025	October 2025
Complex investment structure					
Evidence provided is not genuine					
High risk/unregulated investments					
High volume to the same scheme					
High volume with the same financial adviser					
Overseas investments					
Unclear/high fees					
Unknown					
Total					

Money and Pensions Service response

	June 2025	July 2025	August 2025	September 2025	October 2025
Complex investment structure	10	9	8	8	10
Evidence provided is not genuine	3	5	6	1	10

High risk/unregulated investments	58	68	76	47	42
High volume to the same scheme	3	2	2	2	2
High volume with the same financial adviser	1	1	2	3	2
Overseas investments	389	459	328	366	316
Unclear/high fees	96	97	80	80	94
Unknown	483	482	481	481	480
Total	1043	1123	983	988	956