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Pension: Retirees consider riskier products as interest rates plummet - warning issued

PENSION decisions have been impacted by the low interest rate environment the UK finds itself in according to new research from the Financial Services Compensation Scheme (FSCS). Retirees are considering riskier products in retirement and this could be placing savings at risk.

Budget 2021: Sunak announces pension lifetime allowance freeze

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[Pension \(/latest/pension\)](#) savings are usually invested to try and generate comfortable retirements for the owners but given the current economic reality, retirees are feeling forced to look for riskier options. Many financial products, particularly savings accounts, are offering very low interest rates and as such, retirees are exploring their options.

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provider went out of business.

According to the FSCS, this riskier attitude to investing highlights "just how important" it is for consumers to check if new or existing pensions and investments products are FSCS protected and to help consumers check, the FSCS has launched a new Pension Protection Checker tool, which provides useful information and questions to ask their providers.

Caroline Rainbird, FSCS's CEO, commented on this: "We are seeing increasing numbers of customers seeking compensation from FSCS due to failed pension and investment products, or poor advice.

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"The real danger is that if consumers choose to put money into high interest pension and investment products that are not FSCS protected, they could lose life changing sums of money from their retirement pots if the product provider fails.

"For peace of mind, consumers should always check that new or existing pensions and investment products are FSCS protected.

"Our website, www.fscs.org.uk, offers guidance on how to check for FSCS protection, including our new Pension Protection Checker tool and investment protection explainer video."

There is some evidence that pensioners are already beginning to explore risky options as demand for Bitcoin and other cryptocurrencies has shot up among retirees in recent months.

State pensions are unlikely to provide adequate income in retirement (Image: EXPRESS)

In early March Katharine Wooler, the Managing Director of Dacxi, the digital asset exchange, commented on she anticipates high demand "from pension investors underwhelmed by current returns and keen to diversify a small proportion of their portfolio into reputable blue-chip cryptocurrencies such as Bitcoin, Ethereum and Litecoin."

She continued: "If our own customer base is anything to go by, it tends to be a slightly older crowd, compared to the typical millennial crypto fans, and we have seen a number of baby boomers cashing in their pension at the point of retirement and purchasing crypto."

Additionally, Rico Cachucho, a Partner at Hoxton Capital Management, noted: "It is just a matter of time until crypto assets become a greater part of the pension landscape, and the wait is not too far away."

"Investment consultants, the gatekeepers that advise pension schemes on where to invest billions of pounds of assets, have begun taking a closer look at bitcoin following its recent surge in value."

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The increasing interest in cryptocurrency prompted the FCA to issue a warning in early January on the dangers of investing in such assets.

The FCA's specific concerns about "high-return" investments based on cryptoassets include:

- **Consumer protection: Some investments advertising high returns based on cryptoassets may not be subject to regulation beyond anti-money laundering requirements.**
- **Price volatility: Significant price volatility in cryptoassets, combined with the inherent difficulties of valuing cryptoassets reliably, places consumers at a high risk of losses.**
- **Product complexity: The complexity of some products and services relating to cryptoassets can make it hard for consumers to understand the risks. There is no guarantee that cryptoassets can be converted back into cash. Converting a cryptoasset back to cash depends on demand and supply existing in the market.**
- **Charges and fees: Consumers should consider the impact of fees and charges on their investment which may be more than those for regulated investment products.**
- **Marketing materials: Firms may overstate the returns of products or understate the risks involved.**

In response to these findings, a DWP spokesperson said: "This Government is committed to ensuring that people have the support and information they need to make informed choices about their financial futures.

"The Stronger Nudge proposals will ensure providers present guidance as a normal part of accessing your pension, and they will book a Pension Wise appointment for the individual unless they wish to opt out of receiving guidance."

"In addition, new powers currently going through Parliament will help to protect savers by empowering trustees to take action where they suspect scam activity."

Do you have a money dilemma which you'd like a financial expert's opinion on? If you would like to ask one of our finance experts a question, please email your query to personal.finance@reachplc.com. Unfortunately, we are not able to respond to every email.

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