

# Scottish Widows Complaint: PO-14071

*Involving fraudulent evasion of pension encashment by SW,  
and its brazen cover up by The Pensions Ombudsman*

Complainant: Ian Clive McInnes  
Email: [ian.mcinnnes@yahoo.com.mx](mailto:ian.mcinnnes@yahoo.com.mx)  
Website: <https://www.elpobrecorderito.com/PersonalPensionFiasco/>

This document is part of the complete correspondence on the above website. This contains proof of criminal misconduct by two organisations that one would expect to act with the highest standards of probity. Their contempt for the law amounts to a gross breach of the trust the public must place in them.

**Scottish Widows** is guilty of fraudulent evasion of personal pension encashment (amongst numerous other instances of [cavalier customer treatment](#)). In particular, the assertion that their onerous (and in my case, impossible to satisfy) "verification" demands "*are required under UK legislation*" is a blatant false pretence. In fact, the government requires no verification whatever when there is an ongoing business arrangement, let alone the draconian, changing, and dreadfully documented demands of Scottish Widows.

**The Pensions Ombudsman** is guilty of criminal protection of Scottish Widows in its refusal (after a year of quite deliberate inaction and prevarication) to investigate and determine the above, as is required under the Pension Schemes Act 1993/2017. Instead, it has forced an [illegal "pragmatic solution" with SW](#).

*Both the above organisations are also guilty of lies, deceit, and evasiveness. And if I were mistaken about SW's fraudulent verification requirements, the numerous statements on the matter that I have made to SW, TPO, and also TPAS would have been rebutted; instead they have met only with silence.*

## Document Details

Date Sent / Received	28 September 2019
Sender / Recipient / Medium	Ian Clive McInnes / The Department for Work and Pensions / <a href="#">Email</a>
Description	This is my reply to the DWP denial of familiarity with 'TPO' (this acronym for the organisation they are supposed to steward has been in standard use for several years).
Website Links to More Info	<a href="#">Event Summary</a>

**Ian McInnes** <ian.mcinnnes@yahoo.com.mx>

**Para:**DWP freedom-of-information-requests

28 sep. a las 9:01

To the DWP Central Fol Team:

TPO = The Pensions Ombudsman. I understand that the Department for Work & Pensions is responsible for stewarding this organisation.

Ian McInnes.

El martes, 24 de septiembre de 2019 03:45:44 GMT-5, DWP freedom-of-information-requests <FREEDOM-OF-INFORMATION-REQUEST@dwp.gov.uk> escribió:

Dear Ian,

Thank you for your email.

However, we don't know what 'TPO' means. Can you clarify what this stands for, please?

Kind regards,

DWP Central Fol Team

**From:** Ian McInnes <ian.mcinnnes@yahoo.com.mx>

**Sent:** 23 September 2019 17:49

**To:** DWP freedom-of-information-requests <FREEDOM-OF-INFORMATION-REQUEST@DWP.GSI.GOV.UK>

**Subject:** Contact email addresss for the Department for Work & Pensions

I have made several unsuccessful attempts to obtain an email address on which I can report TPO misconduct, and so am resorting to the provisions of the Freedom of Information Act.

Even if this request does not technically fall within the remit of this Act, I hope that you will see its reasonableness and provide me with this information.

Yours sincerely,

Ian McInnes.

\*\*\*\*\*

This document is strictly confidential and is intended only for use by the addressee. If you are not the intended recipient any disclosure, copying, distribution or other action taken in reliance of the information contained in this email is strictly prohibited.

Any views expressed by the sender of this message are not necessarily those of the Department for Work and Pensions.

If you have received this transmission in error please tell us and then permanently delete what you have received.

This email was scanned for viruses by the Department for Work and Pensions antivirus services and was found to be virus free.

Please note: Incoming and outgoing email messages are routinely monitored for compliance with our Email Policy.

\*\*\*\*\*

- 
- 
- 

