

Scottish Widows Complaint: PO-14071 (Preface)

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This document mirrors one of the main web pages 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.

If my comprehensive website is accessible via the above link, please review this instead. This document nonetheless contains active links (underlined) to [web pages](#) in blue and [PDF documents](#) in crimson. It is also more suited to printing than the corresponding web page.

Links to Main Web Pages

Key Facts	Key Facts of the case in numbered paragraph format.
Case Overview	Case summary and narratives for SW and TPO.
Verification Issues	Analysis of the "verification" requirements imposed by SW.
Event Summary	Chronological lists of events (two separate timelines).
Details (SW)	Detailed chronology with correspondence involving SW.
Details (TPO)	Detailed chronology with correspondence involving TPO.
Determination	Analysis of the TPO Final Determination.
Epilogue	Analysis of the pensions 'industry' and its protection by TPO & DWP.
Questions for SW	Questions sent to SW to probe their "verification" measures.
Document List	Complete list of documents (including this one).

Links to Main Sections within This Document

Introduction
Events involving Scottish Widows and Other Parties (My Side)
Events involving Scottish Widows Only (Their Side)

Scottish Widows Complaint: PO-14071 (Content)

Event Summary

Introduction

This document presents two chronological lists of the main events of the case, with summary information and links. These include references to all relevant correspondence, plus all event details in the Details (SW) and Details (TPO) web pages.

The need to present two chronologically-ordered lists arises from the extreme delays resulting from Scottish Widows' use of post. Thus the sequence of events as seen from **my side** as the recipient of this post is quite different from the sequence of events from **their side** as sender. Only by viewing the sequence of events from both sides can one obtain a complete picture.

The first list contains the complete significant correspondence, both with Scottish Widows and with other parties, in chronological order of the dates on which I received it (**my side**). The second list contains relevant correspondence with Scottish Widows (only), in chronological order of the dates on which the documents were sent (**their side**). The following colour coding is used for descriptions: **letter** | **telephone/fax** | email/other online means.

Events involving Scottish Widows and Other Parties (My Side)

The date in the first column is that on which I sent or received the document(s), and provides a link to further details. For events involving Scottish Widows, this link is to the corresponding event details on the Details (SW) page of the website; for those involving other parties, it is to the PDF document containing the correspondence.

The second column gives the sender and receiver of the correspondence. For events involving TPO, it also contains a link to corresponding event details on the Details (TPO) website page. The senders and receivers of the correspondence are indicated as follows:

ICM Ian Clive McInnes
SW Scottish Widows
TPAS The Pensions Advisory Service
TPO The Pensions Ombudsman
TPR The Pensions Regulator
FCA The Financial Conduct Authority
CWP Committee for Work & Pensions
DWP Department for Work & Pensions
WIX Wixted & Co. (Solicitors)
AF Action Fraud
MP Metropolitan police
MSE Money Saving Expert (Online Forums)
HMRC HM Revenue & Customs
TRPL Thomson Reuters Practical Law

15 Mar 2016	ICM-SW	Sent a fax to enquire on options for pension encashment.
18 Mar 2016	SW-ICM	Received an email describing a "paperless" procedure involving a telephone interview.
05 Apr 2016	ICM-SW	Nightmare 1.5 hour telephone interview with Scottish Widows.

05 Apr 2016	SW-ICM	Received an email and attached PDF document during the above, specifying verification and certification requirements.
11 Apr 2016	ICM-SW	Sent an email with 8 PDF verification documents attached.
21 May 2016	ICM-SW	Sent a follow-up email, after having received nothing.
16 Jun 2016	SW-ICM	<i>Received four postal items, including a letter and (changed and erroneous) form in rejection of my documents. And on this very day, Scottish Widows sent a letter terminating my application.</i>
26 Jun 2016	ICM-SW	Requested a copy of Scottish Widows' Internal Dispute Resolution Procedure (not realising then that this does not apply to Personal Pension Plans). But this clearly gave Scottish Widows the hint that I was about to make a complaint.
01 Jul 2016	SW-ICM	Received two password-protected PDF documents. The first (dated 27 June) claimed ignorance of the term Internal Dispute Resolution Procedure. The second (dated 30 June <i>after attempts to telephone me</i>) asked me to post the (now valid) documents.
06 Jul 2016	TPAS-ICM	Received a very helpful email from TPAS (which includes the text of my online application at the top). This puts me right about the IDRP. It also states that evidence of identity is not a pensions-specific matter, so they are not experts in this area; but supplied useful links to information on government anti-money laundering regulations. <i>This provided the starting point of my investigations into verification requirements, as it was clear that Scottish Widows applies them only to pensions.</i>
06 Jul 2016	SW-ICM	<i>Received seven postal items, including four further requests for documents with forms. The first three of these forms was the same as that sent with the rejection letter; the fourth form was a new version similar (but not identical) to the PDF form. The last request of 1 June was sent in response to my follow-up email.</i>
10 Jul 2016	ICM-SW	Sent an interim (but detailed) complaint by email.
13 Jul 2016	SW-ICM	Received an email in response to the above, offering only discussion by telephone, and discouraging the use of email (citing concerns over my online safety). A further identical email was received two days later on 15 June.
17 Jul 2016	ICM-SW	Rejected discussion by telephone for three very clear reasons: firstly I had made clear that my impaired hearing made this difficult; secondly, that this would leave no record for TPO to review (their clear reason for offering only this medium); and thirdly that discussion by telephone was not appropriate for this involved case. I gave a link to my website.
17 Jul 2016	ICM-TPAS	Sent a further email to TPAS, stating that I had made a complaint to Scottish Widows, and giving a link to my website.
18 Jul 2016	TPAS-ICM	Reply from TPAS, indicating that they were set up to deal with documents rather than websites, and again intimating that they could not help with evidence of identity issues.
24 Jul 2016	ICM-TPAS	Enquired what documentation TPAS required, and how they could help with my case. I gave a link to my newly-created Document List page to give easy access to printable documents. I also stated that, having consulted the documents to which they supplied references, I had found that SW's "verification" demands were completely illegitimate. <i>Interestingly, a long delay followed this, after which my case was assigned to another advisor.</i>

01 Aug 2016	SW-ICM	Received an offer to accept my national ID card (alone) as verification, provided it were emailed by my bank (with some additional stipulations that appear to be invented on the spot).
04 Aug 2016	SW-ICM	Received two postal items: the first (sent 16 June) closing my application; the second (sent 30 June) a copy of the email of that date requesting me to post the (now acceptable) documents.
19 Aug 2016a 19 Aug 2016b	TPAS-ICM	Received (a) a notification that my application is to be passed to another advisor, and (b) another acknowledgement, giving my case number. <i>This was after giving them my findings on SW verification.</i>
28 Aug 2016	ICM-TPO	Made an initial enquiry to TPO, not being sure at what stage they would handle my complaint.
30 Aug 2016	TPO-ICM	Reply from Carl Monk (Assistant Adjudicator), stating that they will need a Final Response from Scottish Widows to proceed.
08 Sep 2016	TPAS-ICM	Initial email from my TPAS caseworker, raising doubts as to what they could do, as they were not experts in verification. However, they offered to question Scottish Widows' postal responses to my emails.
11 Sep 2016	ICM-TPAS	Reply to the above, setting out my case more fully.
15 Sep 2016	SW-ICM	Received four postal items, including a follow up to the email of 1 August, and their Final Response . The latter refers me to the Financial Ombudsman Service, and encloses their leaflet. It deals mainly with the delays (for which the blame is laid squarely on the Mexican postal service), and ducks the main issue (that I legitimately cannot fulfil their "verification" requirements).
18 Sep 2016	ICM-TPAS	Update to state that I had received Scottish Widows' Final Response, and had prepared a list of questions to put to them to probe their verification policies. They appear to apply these only to certain types of pension policy, which is not consistent with their being legitimate AML measures.
23 Sep 2016	TPAS-ICM	Reply to the above, offering to pursue Scottish Widows' use of postal communications, but not wanting to get involved with AML issues or Scottish Widows' policies. It suggested that I ought to send the list of questions to Scottish Widows myself, but offered to comment on any replies (<i>none were received</i>).
24 Sep 2016	ICM-TPO	Sent application form and covering letter to TPO, by DHL Express Letter. <i>This cost the equivalent of around £50. The alarming error in selection of post rather than email as my preferred means of communication is corrected on the form I sent (I did not get chance to rescan it first).</i>
25 Sep 2016	ICM-TPAS	Sent reply to TPAS stating that I did not feel that questioning Scottish Widows' use of post would achieve a useful outcome. I also stated that their Final Response was to deny me any means of encashment, and having no prospect of a satisfactory arbitrated settlement, I had sent an application to TPO. I also stated that I would like my list of questions to be raised with Scottish Widows, but queried how best to do this in such a way as to put pressure on them to respond.
26 Sep 2016	TPAS-ICM	Reply from TPAS, closing my case as I had approached TPO, but suggesting that I put the questions to Scottish Widows myself before TPO starts to investigate.

29 Sep 2016	ICM-SW	Sent PDF document containing list of Questions (mainly to probe their verification policies).
29 Sep 2016	ICM-TPO	Sent a follow up to my application to TPO (that they had just received), giving links to my online documents, and stating that I had sent Scottish Widows the list of questions.
30 Sep 2016	TPO-ICM	Acknowledgement from TPO, indicating that it would be several weeks before they decide whether to investigate my complaint. Hopefully the decision will be made on the criteria given in their leaflet, which I clearly fulfil; I would be mortified if they did not pursue this case.
04 Oct 2016	TPO-ICM	A further acknowledgement, from Carl Monk (who responded to the initial email I sent to TPO, and will be my main contact).
10 Oct 2016	SW-ICM	Received three postal items, including complaint information arising from the email of 13 July, which inappropriately refers one to the Financial Ombudsman.
30 Oct 2016	ICM-TPO	Email to TPO, asking whether it was worthwhile for me to chase up on the list of questions I sent to Scottish Widows.
31 Oct 2016	TPO-ICM	Reply to the above, suggesting that I wait another month.
10 Nov 2016	SW-ICM	On 8/9 November, I received 5 telephone calls with 3 voicemail messages requesting me to call back.
10 Nov 2016	ICM-TPO	Email to TPO, reporting the telephone calls and voicemail messages from Scottish Widows.
23 Nov 2016	TPO-ICM	Reply to the above, suggesting that if I did not want to return their calls, I should email them requesting a written response.
23 Nov 2016	ICM-SW	Email sent to Scottish Widows in response to their voicemails, following the above suggestion.
23 Nov 2016	ICM-TPO	Notified TPO that I had sent the above email.
02 Dec 2016	TPO-ICM	Email from TPO advising me of email encryption.
02 Dec 2016a 02 Dec 2016b	TPO-ICM	Email (a) with password-protected PDF (b) asking me to resend the link in my email of 23 November, as they were denied access.
03 Dec 2016a 03 Dec 2016b	ICM-TPO	Email (a) to TPO sent by the secure service with a PDF document (b) both as a link and as an attachment.
04 Dec 2016	ICM-TPO	Follow up to the above, using the normal service.
12 Dec 2016	TPO-ICM	Acknowledgement of my emails of 3/4 December.
18 Jan 2017	TPO-ICM	Request for Customer Survey participation from another department, stating that my case had been closed.
18 Jan 2017	TPO-ICM	Correction, but only to say that they had sent the wrong version of the form, and would subsequently send me another email.
18 Jan 2017	ICM-TPO	My response to the above survey emails, reflecting my concern (especially bearing in mind the lack of action on my case). I asked for reassurance that my case would be investigated, and some indication of when this would happen.
20 Jan 2017	TPO-ICM	The reply was hardly reassuring. He said that the survey was sent to the wrong people (whereas the survey department said that they sent the wrong version). And the only "reassurance" given was repetition of a statement of 31 October 2016 "your application is earmarked for an adjudicator", this time in the present perfect tense; this unfortunately did nothing to affirm that my case had not been closed subsequently.

<u>15 Feb 2017</u>	<u>TPO-ICM</u>	Another request for Customer Survey participation (this time presumably with the correct version of the form). Either they had both sent the wrong version of the form and sent it to the wrong people (and furthermore failed to correct the latter error some four weeks later), or my case had indeed been closed.
<u>05 Apr 2017</u>	<u>ICM-TPO</u>	It is now over 6 months since I was told that my application "is earmarked for an adjudicator", and I have received not a shred of information on my case since. It should not be surprising in all these circumstances that I was extremely worried. So I sent this to TPO expressing my concerns, and again asking for reassurance that they would investigate my case.
<u>07 Apr 2017</u>	<u>TPO-ICM</u>	Reply stating that my email had been forwarded to Barry Berkengoff. At last I had the name of the Senior Adjudicator who was to investigate my case.
<u>29 Apr 2017</u>	ICM-WIX	Enquiry sent to award-winning solicitors Wixted & Co, as I was becoming increasingly worried about the situation with TPO. This was the only appropriate practice I could find that supplied an email address, rather than offering only callback by telephone. <i>However, in the great British tradition, I was not given the courtesy of a reply.</i>
<u>14 May 2017</u>	<u>ICM-TPO</u>	Five weeks later, I have still received no response, or any other information on my case; and my personal circumstances are becoming very difficult. I sent this to Barry Berkengoff (I surmised his email address as it was not given), challenging him to give me some proper reassurance.
<u>15 May 2017</u>	<u>TPO-ICM</u>	At last, a response from the investigator of my case. But this raises many doubts as to what TPO can and will do.
<u>17 May 2017</u>	<u>ICM-TPO</u>	My response to the above, urging him to look at the website that I have spent hundreds of hours developing. I express concerns over whether TPO is the right body to deal with this case.
<u>20 May 2017</u>	ICM-AF	I feel a moral duty to ensure that the fraudulent part of Scottish Widows conduct is dealt with appropriately, so I made an online report (unfortunately belated) to Action Fraud.
<u>22 May 2017a</u> <u>22 May 2017b</u>	AF-ICM	Received an acknowledgment (a), with attached PDF document (b) (I obscured the password for security reasons).
<u>22 May 2017</u>	<u>TPO-ICM</u>	Received a more informative response from Barry Berkengoff, stating that he had tried to access my website but access was denied, and that he had raised the matter with their IT providers. He also stated that their jurisdiction was limited to "maladministration", and that if I want to take my own action in the courts, I would have to withdraw my case; the last sentence pressed me into deciding if I wanted to do this.
<u>24 May 2017</u>	<u>ICM-TPO</u>	My reply, stating that I had reported my case to Action Fraud, and had no plans to take any action in the courts.
<u>26 May 2017</u>	<u>TPO-ICM</u>	Response to the above, stating that his jurisdiction is limited to instances of maladministration, and that he would review my website when he had access. I was concerned that, despite the statements I made in my emails, that he seemed to think that my problems were due to slightly different processes for overseas customers "to ensure appropriate ID checks are made".

10 Jun 2017a 10 Jun 2017b	ICM-TPO	If he had not obtained access to my website by now, he most likely never would, so I sent an email (a) with a ZIP of most of my website, to be followed by another email (b) with the remainder. But this was rejected by their delivery system. I therefore sent another email without the attachment. The second email here is that which was to contain the remaining separate files.
13 Jun 2017	TPO-ICM	He indicated that the access denial was long-term, but would access my website using another connection.
14 Jun 2017	ICM-TPO	Acknowledged his willingness to do the above.
15 Jun 2017	TPO-ICM	He implied that he would review my website early next week.
22 Jun 2017	AF-ICM	Received a response from Action Fraud, stating that after investigation they are unable to identify the "leads" to pursue this case. This was very disappointing given my clear evidence. And it seemed to be a standardised response, without any reference to my case. But they emphasised that the case remained open. <i>Both this fob-off message and its delay of a month appear to be standard.</i>
25 Jun 2017	ICM-AF	My response to the above (via the online form), clarifying certain points and urging them to reconsider.
12 Jul 2017	ICM-TPO	It seems clear that he has still done nothing, so another email to chase up - this time expressing my concerns more bluntly.
14 Jul 2017	TPO-ICM	As expected, received a prompt reaction to my email, denying any wrongdoing, and stating that the delay was simply due to a heavy workload and that he does investigations only one day a week, also citing the alleged security issues with my website. He offered no evidence of progress on my case, saying (again) that he would be in touch shortly. As he has clearly been sitting on my case since late October 2016, I will not waste more time pursuing this matter with him.
06 Aug 2017	ICM-TPO	I sent an email to the survey department to try to determine whether or not my case had been closed as they indicated.
07 Aug 2017	TPO-ICM	Received a very prompt reply, but this was simply to refer me to the adjudicator.
30 Aug 2017	ICM-TPO	Having failed to achieve anything with my short email, I tried again with a full explanation.
31 Aug 2017	TPO-ICM	Received a reply from the Casework Manager (Jane Stephens), stating that my case is being referred to the Casework Director.
03 Sep 2017	ICM-TPO	Sent an email to the Casework Director to clarify a few points.
04 Sep 2017	TPO-ICM	Acknowledgement from the Casework Director (Fiona Nicol), stating that I could expect a reply by 15 September.
09 Sep 2017	ICM-TPO	I sent a follow up to my email of 3 September to clarify some more, in an attempt to avert a whitewash.
15 Sep 2017a 15 Sep 2017b	TPO-ICM	Outrageous first and final response from Fiona Nicol (a), in which I am falsely accused of making allegations and of having no evidence; with covering email (b).
03 Oct 2017	TPO-ICM	This email from Mr Berkengoff is an extraordinary attempt to force me into settling with Scottish Widows. It should now be clear that he will not investigate my case. Although this ought to be the beginning of the end for Mr Berkengoff, I fear that TPO will protect him, especially as this email was copied to the Casework Director (Fiona Nicol).

04 Oct 2017	ICM-TPO	My reply to the above, copied to both Fiona Nicol and the PO (Anthony Arter). I explained that my case is not one for which arbitration with Scottish Widows is appropriate, and made plain that I would not be party to this. <i>And the business of TPO is investigation and adjudication; it does not (and must not) include arbitration, which is a function of The Pensions Advisory Service.</i>
08 Oct 2017	ICM-TPO	An explanatory follow up to Anthony Arter alone, giving a brief history of my case. My unsettled state of mind caused me to neglect to send this at the time of my last email.
31 Oct 2017	TPO-ICM	Having hoped that Mr Berkengoff's email would lead to an investigation, I was shocked to receive another email from him. He requires me to either confirm my acquiescence in a "deal" with Scottish Widows, or else withdraw my case.
01 Nov 2017	ICM-TPO	I was not prepared to do either of the above. Rather than reply to the above email, I forwarded it to Anthony Arter, asking whether he was in agreement with Mr Berkengoff's position, and expressing my suspicions rather more plainly.
10 Jan 2018	ICM-TPO	Mr Berkengoff's position is in clear violation of the Pension Schemes Act 1993. Noting that the Legal Director of TPO (Claire Ryan) is also a Scottish Widows personal pension holder, I sent this in the hope that there may be a sympathetic ear in TPO. <i>Nope.</i>
17 Jan 2018	ICM-TPR	Sent an email to The Pensions Regulator expressing my concerns over TPO and requesting an investigation.
05 Feb 2018	TPR-ICM	Received an apparently helpful reply from TPR, but stating that they have no jurisdiction over TPO, and that instead I should refer the matter to the Work and Pensions Department.
28 Feb 2018	ICM-CWP	Sent an email with several attachments to all 11 members of the Commons Select Committee for Work & Pensions. <i>Bounced.</i>
22 Apr 2018	ICM-FCA	Sent an email with several attachments to the Financial Conduct Authority, giving evidence of SW's criminal misconduct.
24 Apr 2018	FCA-ICM	Acknowledgement, stating that they had forwarded my email to the appropriate department.
25 Apr 2018	FCA-ICM	Further email, with suggestions, but offering no action.
05 May 2018	ICM-CWP	The Parliamentary Select Committee for Work & Pensions is inviting information up to the 18th May. This email apparently went up to the Pensions Minister, thanks to a contact I have (name hidden) with access to the Department of Work & Pensions. <i>This contains embedded documents (web page mirrors) that are now outdated. Please see the Document List for up-to-date versions.</i>
10 Jun 2018	ICM-MSE	Posted to the Money Saving Expert forum, with a view to publicising my case. I was surprised to have found no seriously negative feedback about Scottish Widows, and there were some worrying signs of censorship (rather than reasonable moderation) on this site. <i>And so it appears; in each of three attempts I made to create a thread and make this post, the post was removed - on the first two occasions within about half an hour. This was in the small hours of Monday morning UK time, and yet MSE claims that posts are only removed in response to complaints by users.</i>
11 Jun 2018	MSE-ICM	Email from MSE, confirming that they had removed my post due to "inflammatory language" (the worst example of which must be the word "fraudulent").

<p>13 Jun 2018a 13 Jun 2018b</p>	<p>ICM-MSE MSE-ICM</p>	<p>My email (a) in response to removal of my posts, and an automatic reply (b). I pointed out the truth of my posts, and that publishing my information is in the public interest. Moreover, that their suppression raises serious concerns over the power of entrenched organisations such as SW and TPO (and worse besides). I also stated that I had given these organisations plenty of opportunity to address my issues, but that they had ceased to respond.</p>
<p>14 Jun 2018</p>	<p>MSE-ICM</p>	<p>Response to the above, stating that in such cases they need to make a decision on whether it is something that that they can support, and had forwarded my email to their Editorial team. <i>But they did not look into my case. It is now clear (from viewing some Bing cache) that aggressive censorship of posts negative to finance companies via some rabid forum "police" is part of MSE policy.</i></p>
<p>20 Jun 2018</p>	<p>ICM-MP</p>	<p>Having discovered that TPO's actions constitute a clear case of Misconduct in Public Office, I tweeted this to the Metropolitan Police Contact Centre (I was pleased they supported this means to report crime).</p>
<p>20 Jun 2018</p>	<p>ICM-AF</p>	<p>I also tried to tweet a report to Action Fraud, but this was rejected. So I updated the report I made over a year earlier, challenging them to either rebut my claim that SW's conduct involves fraud and close my case, or else investigate it (rather than fob me off by saying that there are insufficient leads, but that my case remained open). I also stated that I had reported TPO for Misconduct in Public Office, and pointed out that TPO would not have behaved in this way without a serious matter to conceal.</p>
<p>04 Jul 2018a 04 Jul 2018b 04 Jul 2018c</p>	<p>ICM-MP</p>	<p><i>My tweet of 20 June to the Metropolitan Police had clearly been ignored. So I sent a substantial wad (87 pages) of paper to their offices in Victoria Embankment by registered post, in the hope that this would be more cogent than any electronic means.</i></p> <p><i>The three documents are (a) a covering letter, (b) a report of Misconduct in Public Office against TPO, and (c) a report of Fraudulent Misconduct against SW. I also sent a report about the fraudulent conduct of SW to the police, since as you can see here I have been wasting my time with ActionFraud; it seems that their fob-off response is the norm (even with the clearest evidence).</i></p> <p><i>This national disgrace serves only the fraudsters, not their victims. But unfortunately, my experiences indicate that the law is only applied to the weak, and that certain entrenched organisations can act with impunity. I can only hope that the Metropolitan Police operate to a better standard than TPO and AF.</i></p> <p><i>They do not - this report was also ignored.</i></p>
<p>05 Nov 2018</p>	<p>TPO-ICM</p>	<p>After over a year without any response from TPO, I received an extraordinary email from the Casework Manager (Jane Stephens). It continues the ridiculous charade of Barry Berkengoff, in requesting a Mexican password or some convoluted alternative means of "verification". TPO must be under the impression that I have been taken in by all their lies and deceit.</p>
<p>11 Nov 2018</p>	<p>ICM-TPO</p>	<p>In my reply, I make damned clear that I haven't been. I challenge them to contest my statements against TPO and SW, and demand that they investigate and determine my case as per PSA 1993/2017.</p>

<p>15 Jan 2019a 15 Jan 2019b</p>	<p>TPO-ICM</p>	<p>An unexpected Opinion by Jane Stephens (a) with covering letter (b), sent by a new Adjudicator (Tunde Adenubi). This goes to quite extraordinary lengths to maintain the SW false pretence and the TPO "pragmatic solution" in SW's protection. Its defence of SW's documentation demands is based on the notion that customer Identification is required at the same time as Verification of that identity. There also some quite extraordinary falsehoods in direct contradiction to documented facts. Most of the latter were said be Scottish Widows' position; but even if they were from SW, TPO made no attempt to check the veracity of statements that are patently false or unsubstantiated.</p>
<p>24Jan 2019</p>	<p>TPO-ICM</p>	<p>A reminder from Tunde Adenubi that if they do not receive a response by 30 January, the Opinion will be the final resolution.</p>
<p>27 Jan 2019a 27 Jan 2019b 27 Jan 2019c</p>	<p>ICM-TPO</p>	<p>My rejection of the Opinion (a) with a covering letter (b) sent to both Jane Stephens and Tunde Adenubi, which was followed by an out-of-office notification from Jane Stephens (c). I did not have much difficulty in demolishing this Opinion, but thought it important to create a significant document for the record (not because TPO would take a blind bit of notice).</p>
<p>28 Jan 2019</p>	<p>TPO-ICM</p>	<p>An acknowledgement of the above from Tunde Adenubi, copied to Jane Stephens.</p>
<p>29 Jan 2019</p>	<p>DWP</p>	<p>My website was viewed by the Department for Work & Pensions over a period of at least four and a half hours - see the Access Log Reports. <i>This must be from either whistleblowing or consultation by an Adjudicator concerned about my Opinion Rejection.</i></p>
<p>09 Feb 2019a 09 Feb 2019b</p>	<p>ICM-MP</p>	<p>A further tweet to the Metropolitan police (a), with a link to a PDF report (b). Fearing that TPO was protected by the Met, I did not mention TPO in either the tweet or the report; only on accessing the links to my website would they know it was about TPO. However, this time, they read my report, accessed the front page of my website, and forwarded information to police who briefly scanned the most relevant pages - see the Access Log Reports. <i>But to date there have been no further accesses as would be the case had they investigated (especially the key evidence in the emails); so it has become clear that again they have refused to deal with TPO.</i></p>
<p>10 Feb 2019</p>	<p>ICM-MP</p>	<p>I thought it prudent to let the Metropolitan Police know that an apparently honest adjudicator had sent details of my case to the Department for Work & Pensions for two reasons: that it would give my case more weight, and that it would enable liaison between the police and DWP for more efficient investigation.</p>
<p>05 Mar 2019</p>	<p>DWP</p>	<p>Further accesses by DWP; this time for over an hour.</p>
<p>22 Mar 2019a 22 Mar 2019b 22 Mar 2019c</p>	<p>TPO-ICM</p>	<p>Further to the Opinion of 15 January, I received an Amended Opinion, apparently by the new Adjudicator (a) with a notification (b); (c) shows the mimecast page used to access it. This Amended Opinion basically acknowledges some failings of Scottish Widows in the area of communications surrounding their verification demands, and offers £1000 in compensation; however, it continues to sustain these "verification" demands whilst doing nothing whatever to address the points in my Opinion rejection (especially concerning demonstrably false statements and distortions in the Opinion) that contradict this position.</p>

<p>24 Mar 2019a 24 Mar 2019b</p>	<p>ICM-TPO</p>	<p>I sent a document in rejection of the Amended Opinion (a), with a covering email (b). This comprises a revised version of my rejection of the original Opinion (whose points were ignored), with a section added to deal with the Amended Opinion.</p>
<p>26 Mar 2019</p>	<p>TPO-ICM</p>	<p>I received another link to a secure message, but this time I was unable to access it, even after resetting my password.</p>
<p>27 Mar 2019</p>	<p>ICM-TPO</p>	<p>I responded to the above, requesting that future correspondence be by ordinary email.</p>
<p>28 Mar 2019a 28 Mar 2019b 28 Mar 2019c</p>	<p>TPO-ICM</p>	<p>In response, I received the information sent via mimecast on 26 March by ordinary email. This comprises the Final Determination from the PO Anthony Arter (a) with appeal information (b). There is also a covering email from the Adjudicator (c).</p> <p>As I am not resident in the UK, it is clear that I have no possibility of making an appeal in the High Court. Anyway, it would not be an appeal on my own behalf, but an attempt to obtain a just and lawful resolution to criminal misconduct by both Scottish Widows and TPO (and now, especially the latter). As such, I will continue to pursue the matter any way I can for the benefit of pension holders in general (who clearly have a rotten deal - especially thanks to Mr Arter).</p> <p>This Final Determination would not withstand any serious scrutiny. Again, it does not (and cannot) address the points I made that show the invalidity of Scottish Widows' documentation demands. Instead, it continues the serious distortions of the original Opinion (for example, in the ridiculous implication that both Identification and Verification of Identity are required). At one point, it struggles against all the documented evidence to assert that my national ID would not provide verification of Name. This is an attempt to uphold the validity of the TPO "pragmatic solution" based on this premise; but even if the premise were correct, it would not alter the fact that TPO was in serious violation of the Pension Schemes Act in imposing this "solution".</p> <p>But perhaps the most fundamental point is that Scottish Widows were never called upon to justify the draconian documentation demands that form the core of this case (there is no explanation whatever by SW of why they were imposed). Instead, TPO acted as advocates for Scottish Widows, with Jane Stephens and Anthony Arter offering different justifications for SW's demands. Both are demonstrably false.</p> <p>See the Response to this Determination that I prepared for future pursuit of this case.</p>
<p>05 Jun 2019</p>	<p>DWP</p>	<p>My website was accessed by the Department for Work & Pensions for a third time, three months after the last access. This time it was for only a few minutes; but they downloaded the ridiculous effort by Jane Stephens to continue the "pragmatic solution" of Barry Berkengoff, my reply to it, and the "Complaint Response" of 15 September 2017 from Fiona Nicol. Both the TPO communications contain blatant lies (mine, of course, does not).</p>

<u>06 Jun 2019</u>	ICM-HMRC	Mr Arter in acting as SW's advocate and self-appointed AML expert in his Final Determination mentioned a specific Regulation 27(8) concerning change of circumstances to justify SW's imposition of their documentation demands. Although this is the first time that this question had been raised and totally inconsistent with all the circumstances, I felt that it ought to be addressed. Unfortunately this clause is something of a catch-all (although there is no indication elsewhere that it would be at all applicable to my case), so I sent an enquiry by email to HMRC. This service is meant for companies not individuals, so I feared I may not get a response - however, a straight answer would be the final nail in the coffin for Mr Arter's Final Determination. <i>Clearly, TPO could also have consulted HMRC to resolve the issue of SW's demands "from the horse's mouth" in the absence of any satisfactory explanation from SW (which TPO clearly also never solicited).</i>
<u>06 Jun 2019</u>	HMRC-ICM	An automated response to the above, stating that they aim to respond within 15 days (presumably working days). <i>I received no response, but in any case the regulations seem clear enough.</i>
<u>28 Jul 2019</u>	ICM-CWP	I had twice previously contacted the Committee for Work and Pensions (the first of 28 February 2018 was bounced, the second of 5 May 2018 sent via a contact was apparently ignored). I recently found an email address on which they could be contacted via Clerks. So I sent this email explaining the criminal misconduct of TPO and Scottish Widows.
<u>01 Aug 2019</u>	CWP-ICM	The reply was hardly encouraging, stating that they could not conduct enquiries into individual cases, but had asked that my letter be passed to their "pensions specialist" to "inform the Committee's future work in this area".
<u>26 Aug 2019</u>	ICM-CWP	It seemed clear that they had not taken my report of criminal misconduct seriously, and there were no hits on my website indicating that there had been any investigation. So I sent this follow up, this time including several links to my website.
<u>29 Aug 2019</u>	CWP-ICM	The reply stated that the Committee has no formal role in the running of the Pensions Ombudsman, and also that the Pensions Ombudsman is appointed by the Secretary of State for Work and Pensions. There was link to a document discussing the appointment. Whilst this confirmed their statement, it is clear that the Committee/Department for Work & Pensions is behind the appointment. Moreover, the document was all about Anthony Arter; there was no information about what (if any) other candidates had been considered. They suggested that I raise the matter with the Department directly (how?), and also report any crime to the police (which I had already done three times). <i>The only access was to my previous report to the Committee.</i>
<u>02 Sep 2019</u>	ICM-TRPL	A Google search on "PO-14071" showed that Thomson Reuters Practical Law had rehashed the Determination and clearly taken Mr Arter's words as gospel. It was therefore imperative to correct this. <i>I sent this email as an attachment via an online form, as the original email was sent to an obsolete address.</i>
<u>02 Sep 2019</u>	TRPL-ICM	This is the email sent in acknowledgement of my online report. <i>There was a quick access to my website from a link in my email.</i>

07 Sep 2019	ICM-DWP	This report to the Department for Work & Pensions mentions the accesses they had made to my website in response to having received my Opinion Rejection, and describes the conduct of TPO in my particular case. I also expressed my concerns over the considerable licence that they had given to Mr Arter, stating that this a recipe for corrupt protection of the pension provider.
09 Sep 2019	DWP-ICM	The reply stated that they could only deal with technical enquiries about the website and suggested that I contacted with relevant department (<i>without giving me any idea of how I could do this</i>).
11 Sep 2019	TRPL-ICM	This vacuous reply from Thomson Reuters contains no mitigation or apology whatever. In fact it only confirms they had produced a spurious report, and had no intention of withdrawing it. <i>The access logs show that this email was sent without their having made any attempt to check the facts via the links I provided.</i>
15 Sep 2019	ICM-DWP	This is my reply to the email from DWP of 9 September, asking for a contact email address, or at least where I could find one.
16 Sep 2019	DWP-ICM	The reply repeated that they were unable to help me with my query, but gave details for the International Pension Centre. However, this was utterly irrelevant, as it deals only with the state pension and other benefits for those living abroad.
16 Sep 2019	ICM-TRPL	My reply to Thomson Reuters pointed out that they had produced and published a report that supported criminal activity by both Scottish Widows and TPO. Since they had not even bothered to look at my website, I stated some important facts here. <i>No reply; it seems that they are unwilling to admit that they have produced what is clearly an utterly inept report. But this is a sideshow, not worth spending more time on.</i>
16 Sep 2019	ICM-DWP	I sent this to the International Pension Centre, even though it appeared to be irrelevant, appending the email that I had received giving their details. <i>No reply.</i>
23 Sep 2019a 23 Sep 2019b	ICM-DWP DWP-ICM	Having failed in my attempts to get a contact email address for DWP to which I can report TPO misconduct, I sent this request (a) under the Freedom of Information Act, and received an automated confirmation (b).
24 Sep 2019	DWP-ICM	The reply unbelievably claims that they do not know what 'TPO' means, even though DWP is supposed to oversee this organisation, and the acronym 'TPO' has been in standard use for several years. <i>This response reminds me of Scottish Widows' denial of familiarity with the term 'Internal Dispute Resolution Procedure'.</i>
28 Sep 2019a 28 Sep 2019b	ICM-DWP DWP-ICM	In (a), I stated that TPO is The Pensions Ombudsman for which they are responsible. There was another automated response (b).
30 Sep 2019	DWP-ICM	This reply contains three links: one to complain about a pension scheme, one to complain about benefit fraud, and one to complain about DWP. The only link of any possible relevance was the last; and this was to a web page that gave only a postal address for the purpose of complaining about DWP.
12 Jul 2020	ICM-DWP	Revised version of an email that I tried to send to the author of a "Tailored Review of the Pensions Ombudsman" (link inside document). It did not reach its target, but serves to express the issues with TPO and DWP.

20 Jul 2020	ICM-CWP	I sent the above document to the Committee for Work & Pensions, asking them to forward it to the author of the review.
21 Jul 2020	CWP-ICM	The reply stated that the Work and Pensions Committee is separate from and independent of DWP. It gave the same general website link for DWP that I had wasted time with previously. There was also a link to an "evidence session" with Mr Arter; this is clearly a piece of window dressing, like the "consultations" (which involve only the pensions "industry"). Like other responses, it also stated that my allegations of very serious criminal misconduct are a matter for the police (which they probably know very well do not investigate complaints against TPO - nor no doubt against any other government organisation). <i>There were no accesses to my website, even though there were numerous links in my email.</i>

Events involving Scottish Widows (Their Side)

The first column contains a link to the corresponding document, and gives its date. The second column contains a link to details in the Details (SW) page; for items sent by Scottish Widows, it gives the date on which the communication was received.

15 Mar 2016	(ICM)	Fax to enquire on options for pension encashment.
18 Mar 2016	18 Mar	Email response to fax enquiry.
05 Apr 2016	(ICM)	Telephone interview with Scottish Widows.
05 Apr 2016	05 Apr	Email specifying general verification and certification requirements.
05 Apr 2016	05 Apr	PDF form, sent as an attachment to the above email, specifying accepted verification documents for Name and Address, plus additional certification and other requirements.
06 Apr 2016	16 Jun	Confirmation of telephone interview for policy P56879Q.
06 Apr 2016	06 Jul	Confirmation of telephone interview for policy N80803X.
06 Apr 2016	06 Jul	Request for documents for policy N80803X, comprising letter plus form. However this paper form is quite different from the PDF equivalent, and contains conspicuous errors. Both specifications affecting me have changed. The printout is badly paginated. <i>It now seems that this version (which I denote Mk I) is older than the PDF - perhaps it is from a stock of preprinted copies.</i>
06 Apr 2016	06 Jul	Letter and form identical to the above, but for policy P56879Q.
11 Apr 2016	(ICM)	Email with detailed explanations in response to verification requirements, with 8 document scans attached.
14 Apr 2016	16 Jun	Letter in rejection of my documents, with another Mk I form (this time properly paginated).
21 May 2016	(ICM)	Follow-up email, having received neither payment nor reply.
24 May 2016	06 Jul	Request for documents for policy P56879Q with another Mk I form, identical to that sent on 14 April, but occupying two more pages.
26 May 2016	10 Oct	Request for documents for policy P56879Q, identical to the above except for having the previous pagination.
01 Jun 2016	06 Jul	Request for documents for policy N80803X, referring to my follow-up email. But this has both a different letter (now apparently requiring original documents as well as certified ones) and a Mk II form (similar but not identical to the PDF version).

<u>16 Jun 2016</u>	<u>04 Aug</u>	Letter closing my application, as my documentation was inadequate and I had not responded to their requests for further information. <i>This was sent just 15 days after the above response to my follow-up email; so their allowed response time of 14 days must include post both ways, and is rigidly enforced. And the fact that they had recently received this follow-up email discredits their statement "we must assume that you do not wish to proceed with this claim".</i>
<u>26 Jun 2016</u>	<u>(ICM)</u>	Request for Scottish Widows' IDRPs (complaint hint).
<u>27 Jun 2016</u>	<u>01 Jul</u>	Password-protected PDF claiming ignorance of the term IDRPs.
<u>30 Jun 2016</u>	<u>01 Jul</u>	Password-protected PDF requesting me to post the (now apparently acceptable) documents. <i>Sent after telephoning me without success.</i>
<u>30 Jun 2016</u>	<u>04 Aug</u>	<i>Postal version of the above.</i>
<u>10 Jul 2016</u>	<u>(ICM)</u>	Interim but detailed complaint.
<u>13 Jul 2016</u>	<u>13 Jul</u>	Response from "Specialist Complaints", offering only discussion by telephone, and refusing to deal with my complaint by email.
15 Jul 2016	15 Jul	Another email from "Specialist Complaints", identical to the above.
<u>15 Jul 2016</u>	<u>10 Oct</u>	<i>Letter from the same source containing complaint information (inappropriately referring me to the Financial Ombudsman Service).</i>
<u>17 Jul 2016</u>	<u>(ICM)</u>	My reply to the above emails, declining discussion by telephone, and giving a link to my website.
<u>01 Aug 2016</u>	<u>01 Aug</u>	Email in response to my interim complaint, offering to accept a scan of my certified ID card (alone) as verification if it were emailed by my bank (with certain dubious stipulations).
<u>22 Aug 2016</u>	<u>15 Sep</u>	<i>Follow-up letter to the above (which did not appear to need a reply).</i>
<u>24 Aug 2016</u>	<u>15 Sep</u>	<i>Final response, again referring to the Financial Ombudsman Service. This ignores the main issue and reasserts their original verification requirements, blaming the poor communication on the Mexican postal service. Again, only telephone is offered for any follow up.</i>
<u>29 Sep 2016</u>	<u>(ICM)</u>	Sent list of <u>Questions</u> to Scottish Widows to both the address given for verification documents, and to the "Specialist Complaints" who offered to talk to me on the telephone. Received notification that the latter will be out of the office until 10 October.
<u>10 Nov 2016</u>	<u>10 Nov</u>	<i>On 8/9 November received 5 telephone calls with 3 voicemail messages requesting me to call back.</i>
<u>23 Nov 2016</u>	<u>(ICM)</u>	Email sent to Scottish Widows in response to their voicemails, at the suggestion of TPO.