

# 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  
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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	31 October 2016
Sender / Recipient / Medium	TPO (Carl Monk: Assistant Adjudicator) / Ian Clive McInnes / <a href="#">Email</a>
Description	<p>Reply to my email of 30 October, in which I queried what action I should take following SW's failure to respond to my questions after a month. The reply was that I should wait another month. This did not seem appropriate as since they had not responded by now, they probably never would.</p> <p>But there was an important piece of information in that my case had been assigned to an adjudicator. <i>This would later result in the Casework Director (Fiona Nicol) having to admit that my case was assigned in October 2016, not in May 2017 as I had previously been misinformed. The explanation for the complete lack of communication from the adjudicator until May 2017 is totally lacking in credibility, as is the explanation for the evasiveness and inaction after the adjudicator finally communicated.</i></p> <p>However, no name was given, and I was told that it may be a few weeks before I hear from them. I thought this strange, since I was sure that the normal course of events was an introduction from the adjudicator once the case was assigned.</p>
Website Links to More Info	<a href="#">Event Summary</a> / <a href="#">Details (TPO)</a> / <a href="#">Questions for SW</a>

## The Pensions Ombudsman

- [carl monk <Carl.Monk@pensions-ombudsman.org.uk>](mailto:Carl.Monk@pensions-ombudsman.org.uk)
- 
- oct 31 a las 6:19 A.M.

Para

- ['ian.mcinnes@yahoo.com.mx'](mailto:'ian.mcinnes@yahoo.com.mx')

## Texto del mensaje

Our ref:PO-14071

Dear Mr McInnes

### Scottish Widows Personal Pension Plan

Thank you for your email of 30 October 2016.

I understand that you have written to Scottish Widows with some additional questions. I suggest that you wait another month or so for a response. Please let us know if you do not hear from them.

Your application is earmarked for an adjudicator but it may be a few weeks before you hear from us. As soon as we are in a position to progress matters we will contact you again.

In the meantime if you have any queries please contact me.

Yours sincerely

**Carl Monk I Assistant Adjudicator I 020 7630 2230**

The Pensions Ombudsman

The Pensions Ombudsman and Pension Protection Fund Ombudsman

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