

# 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	23 November 2016
Sender / Recipient / Medium	Ian Clive McInnes / TPO (Carl Monk: Assistant Adjudicator) / <a href="#">Email</a>
Description	My reply to the assistant adjudicator's late advice to send SW an email in response to their telephone calls, requesting a written reply, stating that I had done this.
Website Links to More Info	<a href="#">Event Summary</a> / <a href="#">Details (TPO)</a> / <a href="#">Details (SW)</a>

## Scottish Widows Complaint: PO-14071

- [Ian McInnes <ian.mcinnnes@yahoo.com.mx>](mailto:ian.mcinnnes@yahoo.com.mx)
- 
- nov 23 a las 11:15

Para

- [Carl Monk](#)

### Texto del mensaje

Dear Mr Monk,

Thank you for your email suggesting that I send an email to Scottish Widows in response to their telephone calls and request a written reply.

This is just to let you know that I have now sent this email, which you may read [here](#):

Yours sincerely,

Ian McInnes.

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**De:** Carl Monk <Carl.Monk@pensions-ombudsman.org.uk>  
**Para:** "'ian.mcinnnes@yahoo.com.mx'" <ian.mcinnnes@yahoo.com.mx>  
**Enviado:** Miércoles, 23 de noviembre, 2016 5:28:27  
**Asunto:** The Pensions Ombudsman

Our ref:PO-14071

Dear Mr McInnes

### Scottish Widows Personal Pension Plan

Thank you for your email of 10 November 2016.

I suggest that if you do not want to return the calls made by Scottish Widows that you email them instead and ask for a written reply.

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 | Assistant Adjudicator | 020 7630 2230**  
The Pensions Ombudsman

The Pensions Ombudsman and Pension Protection Fund Ombudsman

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