

# 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	02 December 2016
Sender / Recipient / Medium	TPO (Carl Monk: Assistant Adjudicator) / Ian Clive McInnes / <a href="#">Email</a>
Description	Initial notice of email encryption.
Website Links to More Info	<a href="#">Event Summary</a> / <a href="#">Details (TPO)</a>

## The Pensions Ombudsman

- [Carl Monk <Carl.Monk@pensions-ombudsman.org.uk>](mailto:Carl.Monk@pensions-ombudsman.org.uk)
- 
- dic 2 a las 5:28 A.M.

Para

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

### Texto del mensaje

Our ref:PO-14071

Dear Mr McInnes

The Pensions Ombudsman Service uses encryption to protect personal information sent by email. Any email we send to you containing personal information will be encrypted and, if you use the secure reply function in our email, your response will automatically be encrypted. We always recommend that you reply to us securely if you are sending us any personal information – for example anything that sets out your name, address or other information from which you could be identified.

To open an encrypted email, you will be asked for a selection of letters from words or phrases selected by us from information we know about you. If you find it easier to use a password, you can do this using the “change password” facility within the email.

Some firewalls will prevent our encrypted email from reaching your in-box. We recommend you check your spam or junk folder from time to time or make changes as necessary to allow our emails to reach your in-box.

Our encrypted emails contain instructions but if you are having problems with an encrypted email, please get in touch with the sender.

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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