

# 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	03 December 2016
Sender / Recipient / Medium	Ian Clive McInnes / TPO (Carl Monk: Assistant Adjudicator) / Secure Email (no link available)
Description	Contents of an encrypted email, following up the report by the assistant adjudicator that he was unable to access the link in my email of 23 November, and conveying a document discussing a few case issues. The latter was done as both an attachment and as a link, and I wanted to find out what the problems were in accessing my link.
Website Links to More Info	<a href="#">Event Summary</a> / <a href="#">Details (TPO)</a>

**Contents of secure email with references to PDF document, sent to TPO on 03 December 2016**

Subject: Scottish Widows Complaint: PO-14071

Dear Mr Monk,

It appears that TPO has recently introduced some security measures; I assume that you have been able to access my embedded email links previously.

Since I need to include numerous more links, I have created a [PDF document](#) in place of the email content, and am sending this by the secure email service. I also send this document as an attachment; if you cannot open it, please copy and paste the following link into your browser:

[www.elpobrecorderito.com/PersonalPensionFiasco/Docs/TPO/20161203ToTPO.pdf](http://www.elpobrecorderito.com/PersonalPensionFiasco/Docs/TPO/20161203ToTPO.pdf)

Please let me know whether or not you can:

- 1) access the above link in this (secure) email
- 2) open the attachment (if the link does not work)
- 3) access the document via the textual URL (if you cannot otherwise open it)
- 4) access the links within this document (if you are able to open it)
- 5) do nothing at all, despite having tried the above

Yours sincerely,  
Ian McInnes.

Attached: [20161203ToTPO.pdf](#)