

# 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	10 June 2017
Sender / Recipient / Medium	Ian Clive McInnes / TPO (Barry Berkengoff: Deputy Casework Manager) / <a href="#">Email</a>
Description	This forms part of <a href="#">another email</a> sent on 10 June, in which I attempted to send a website solution that the adjudicator could use offline. This was simply part of an aborted attempt to send the individual files (rather than a single .ZIP).
Website Links to More Info	<a href="#">Event Summary</a> / <a href="#">Details (TPO)</a>

## Scottish Widows Complaint PO-14071 Website(2)

- [Ian McInnes <ian.mcinnnes@yahoo.com.mx>](mailto:ian.mcinnnes@yahoo.com.mx)
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- Junio 10 a las 10:03

Para

- [Barry.Berkengoff@pensions-ombudsman.org.uk](mailto:Barry.Berkengoff@pensions-ombudsman.org.uk)

Texto del mensaje

Dear Mr Berkengoff,

Please ignore this email if you can now access my vivazamora.mx domain. Otherwise, please first read and download the attachment of part (1) first.

I attach the first of 11 separate files needed to complete my website. Please download these into the directory:

ScottishWidowsComplaint/Docs

(this should already contain 34 PDF files, plus directories TPAS-TPO and ActionFraud that contain additional correspondence).

Yours sincerely,

Ian McInnes.

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