

# 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	15 June 2017
Sender / Recipient / Medium	TPO (Barry Berkengoff: Deputy Casework Manager) / Ian Clive McInnes / <a href="#">Email</a>
Description	A brief response by the adjudicator to my email of 14 June. He makes what appears to be a specific pledge to review my website next week (although using probably deliberately vague language). <i>In fact he never did this.</i>
Website Links to More Info	<a href="#">Event Summary</a> / <a href="#">Details (TPO)</a>

## RE: Scottish Widows Complaint PO-14071 Website

- **Barry Berkengoff** <Barry.Berkengoff@pensions-ombudsman.org.uk>
- 
- jun 15 a las 3:57 A.M.

Para

- 'Ian McInnes'

Texto del mensaje

Dear Mr McInnes,

I apologise for our security restrictions but hope you understand the reasons why.

I would much prefer to view the information online and will be making time to do this early next week.

Best regards

**Barry Berkengoff | Deputy Casework Manager | 020 7630 2247**

The Pensions Ombudsman

The Pensions Ombudsman and Pension Protection Fund Ombudsman

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**From:** Ian McInnes [mailto:ian.mcinnnes@yahoo.com.mx]

**Sent:** 14 June 2017 19:33

**To:** Barry Berkengoff <Barry.Berkengoff@pensions-ombudsman.org.uk>

**Subject:** Re: Scottish Widows Complaint PO-14071 Website

Dear Mr Berkengoff,

I attempted to send you the ZIP file as a workaround since I feared the access problem may be long-term (as it now appears). However, it would be better to view the site online, and appreciate your willingness to use another connection to accomplish this.

I hope that you will review my case soon, and will find my website a more satisfactory way to do this than ploughing through reams of scrawled notes (as I suspect will often be the case).

Yours sincerely,  
Ian McInnes.

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**De:** Barry Berkengoff <[Barry.Berkengoff@pensions-ombudsman.org.uk](mailto:Barry.Berkengoff@pensions-ombudsman.org.uk)>

**Para:** 'Ian McInnes' <[ian.mcinnnes@yahoo.com.mx](mailto:ian.mcinnnes@yahoo.com.mx)>

**Enviado:** Martes, 13 de junio, 2017 5:00:02

**Asunto:** RE: Scottish Widows Complaint PO-14071 Website

Dear Mr MacInnes,

The IT provider *has* denied access to your website. I cannot comment whether we had access or not to your website at the time of your application.

Unfortunately, as a Government body our data is classified and stringent security measures are taken to preserve the integrity of our servers and work laptops.

I appreciate the detail contained within your website and I therefore intend to review your website whilst working from home (on my own laptop), or I will request a non-secure work laptop and connect to the office Wi-Fi.

Once I have accessed your website I will let you know.

Regards

**Barry Berkengoff | Deputy Casework Manager | 020 7630 2247**

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