

# 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 September 2017
Sender / Recipient / Medium	Ian Clive McInnes / TPO (Fiona Nicol: Casework Director) / <a href="#">Email</a>
Description	<p>This is the first of two emails I sent to the Casework Director to clarify what was clearly a bowdlerized version of my concerns that had been sent by the Casework Manager. In this version of events, the adjudicator had been actively investigating my case since it was assigned to him in May 2017, when the clear truth was that he had done nothing whatever to investigate since it was assigned to him in October 2016.</p> <p>This false report was likely to lead to a whitewash, and required correction. I felt it important to make clear the evidence that the adjudicator had no intention of investigating my case; and all the circumstances suggested that he may be in collusion with Scottish Widows. <i>At that time, I was working on the basis that this collusion was down to a rogue individual, rather than what I know now - that TPO is complicit in this corrupt protection of SW from its Pensions Ombudsman (Anthony Arter) down.</i></p>
Website Links to More Info	<a href="#">Event Summary</a> / <a href="#">Details (TPO)</a>

PO-14071

- [Ian McInnes <ian.mcinnnes@yahoo.com.mx>](mailto:ian.mcinnnes@yahoo.com.mx)
- 
- sep 3 a las 11:53

Para

- [fiona.nicol@pensions-ombudsman.org.uk](mailto:fiona.nicol@pensions-ombudsman.org.uk)

Texto del mensaje

Dear Ms Nicol,

I understand that you have received information from Jane Stephens in relation to the above case. I attach below PDF documents of the email of 30 October that I sent to Ms Bowen, and the reply from Ms Stephens of 31 October. It would be as well to read these first.

The comments in the first paragraph of the latter on the inappropriate receipt of a customer survey simply repeated what Mr Berkengoff told me; I have still not had a proper explanation. Very shortly after their initial email of 18 January, the survey department sent a correction; but this stated only that they had sent the wrong version, and would send the correct version later. At no point did they say they had sent it to the wrong people, and as promised sent a new version on 15 February. If they knew that their distribution was in error as well as the version, they would surely have mentioned this, or at least corrected it within four weeks. And if they did not know this, how could this error be known by a completely different department?

It is for this reason that I must question the assurances I have been given that the customer survey was sent to the wrong people. But the issue is whether my case was closed at that time. If so, I suspect that this was done in mid November 2016, and that it was reopened or updated around 14 May 2017. This is something that you could check out if you have an audit trail of database updates. And if he was a Deputy Casework Manager at that time, he might well have been in a position to assign my case to himself; this would be sometime in October 2016.

Ms Stephens also states that my case has been actively investigated since being allocated to Mr Berkengoff in May 2017. But Carl Monk stated that Mr Berkengoff was assigned my case in his reply to my email of [05 April](#), which was forwarded to Mr Berkengoff. Having waited over five weeks for a response from Mr Berkengoff, on 14 May I surmised his email address and emailed him directly. Whilst his reply is the first communication I received from Mr Berkengoff, he was clearly allocated my case well before this time. So, if the case appears to have been allocated to him in May, I suspect that this is because he reopened the case or updated its status at this time in response to my email.

In fact Carl Monk indicates that Mr Berkengoff was assigned my case by [30 October 2016](#). And Mr Berkengoff never offered any explanation of why he had apparently done nothing since that time, despite my raising this matter with him. In any case, I must ask why there was complete radio silence for six and a half months, broken only by my initiative in sending him that email. And since then, despite my numerous attempts to get information from him, he has produced no evidence whatever of having looked at my case, only of evasiveness.

I hope that you can access the above links. Please see this link for a convenient way to review my dealings with TPO, including the full correspondence involved with my commentary:

[www.elpobrecorderito.com/PersonalPensionFiasco/DetailsTPO.html](http://www.elpobrecorderito.com/PersonalPensionFiasco/DetailsTPO.html)

Apart from suspected closure of my case, access to my domain [vivazamora.mx](http://vivazamora.mx) within TPO was blocked, probably in mid November, a few days after Scottish Widows telephoned me several times evidently in an attempt to get me to withdraw my case. The effect of this was to deny access to my website, which is the sole source of case documentation for TPO. The issue is whether my website was specifically targeted; I reproduce here the links to check this:

- 1) [www.vivazamora.mx](http://www.vivazamora.mx) (my home page, leading to case documentation - reported blocked)
- 2) [www.zamora.mx](http://www.zamora.mx) (a local property portal - nothing to do with me)
- 3) [www.elsoldezamora.com.mx](http://www.elsoldezamora.com.mx) (a local newspaper)

4) [www.elpobrecorderito.com](http://www.elpobrecorderito.com) (my webspace again, in a new .com domain wrapper)

If you cannot access the first link, but can access all the others, this is clear evidence of targeted blocking of my website.

I hope that you will investigate this matter diligently and impartially. If there is clear evidence of criminal misconduct, this must be reported straight to the police (please quote the National Crime Reference Number for the case I have open against Scottish Widows: NFRC170501858997).

Yours sincerely,  
Ian McInnes.

- 2 Archivos adjuntos
- [Ver todo](#)
- [Descargar todos](#)
- 20170830ToTPO.pdf
- 20170831FromTPO.pdf