

# 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	04 September 2017
Sender / Recipient / Medium	TPO (Fiona Nicol: Casework Director) / Ian Clive McInnes / <a href="#">Email</a>
Description	Acknowledgement to my email of 03 September, in which I clarified my concerns and corrected the misstatement made by the Casework Manager that my case had been actively investigated since May 2017 (when in fact the adjudicator had done nothing whatever to investigate since it was assigned to him in October 2016).  I am told to expect a reply by 15 September.
Website Links to More Info	<a href="#">Event Summary</a> / <a href="#">Details (TPO)</a>

## Pensions Ombudsman - complaint about service

- **Fiona Nicol** <[Fiona.Nicol@pensions-ombudsman.org.uk](mailto:Fiona.Nicol@pensions-ombudsman.org.uk)>
- 
- sep 4 a las 9:10 A.M.

Para

- 'ian.mcinnnes@yahoo.com.mx'

Texto del mensaje

Dear Mr McInnes

Thank you for your email of 3 September 2017, with attachments.

I will be looking into your complaint and you can expect a reply from me by 15 September 2017. If I am unable to give you a full response at that time, I will be in touch to explain why.

Regards  
Fiona Nicol

**Fiona Nicol | Casework Director | 020 7630 2233**

The Pensions Ombudsman

The Pensions Ombudsman and Pension Protection Fund Ombudsman

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