

# 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	28 January 2019
Sender / Recipient / Medium	TPO (Tunde Adenubi: Senior Adjudicator) / Ian Clive McInnes / <a href="#">Email</a>
CC	TPÖ (Jane Stephens: Casework Manager)
Description	This is the acknowledgement of my rejection dated 27 January of their Opinion. <i>The next day, I received hits on my website from the Department of Work &amp; Pensions over a period of several hours; and these clearly originated from links in my Opinion Rejection. Clearly Tunde Adenubi did not want to be involved in this conspiracy to pervert the course of justice, with its blatant lies from Jane Stephens.</i>
Website Links to More Info	<a href="#">Event Summary</a> / <a href="#">Details (TPO)</a>

**Tunde Adenubi** <Tunde.Adenubi@pensions-ombudsman.org.uk>

**Para:** Ian McInnes

**CC:** Jane Stephens

28 ene a las 5:55

Dear Mr McInnes

Thank you for your email and attachment.

Your comments will be considered and, in accordance with your request, the complaint will be prepared for review by the Ombudsman.

We will be in touch in due course.

Yours sincerely

**Tunde Adenubi (Mr) | Senior Adjudicator | 020 7630 2232**

The Pensions Ombudsman

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**From:** Ian McInnes <ian.mcinnnes@yahoo.com.mx>

**Sent:** 27 January 2019 18:01

**To:** Tunde Adenubi <tunde.adenubi@pensions-ombudsman.org.uk>; Jane Stephens <jane.stephens@pensions-ombudsman.org.uk>

**Subject:** Response to your Opinion of 15 January 2019

Please find attached my rejection of your Opinion.

I do NOT accept this Opinion, as it contains, and is based on, false statements and gross distortions relating to both Anti-Money Laundering Regulations and the facts of my case.

Yours sincerely,

Ian.

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