

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
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	17 January 2018
Sender / Recipient / Medium	Ian Clive McInnes / The Pensions Regulator (FAO: Lesley Titcomb) / Email
Description	Email sent to The Pensions Regulator, expressing my concerns about the activities of TPO in the light of my case against SW, and requesting an investigation. The title makes clear that I refer to very serious misconduct by TPO, and I gave links to recent TPO correspondence (including my recent email to Claire Ryan) as well as general information.
Website Links to More Info	Event Summary

Forced Arbitrated "Solution" by TPO in Violation of Pension Schemes Act 1993

- **Ian McInnes** <ian.mcinnnes@yahoo.com.mx>
-
- ene 17 a las 12:31

Para

- Andrew.Hunt@tpr.gov.uk

Texto del mensaje
Dear Ms Titcomb,

I have a serious case against Scottish Widows (involving fraud) that TPO will not investigate. Instead, after a year of delay with no credible explanation, I have been forced into a negotiated settlement through the adjudicator. I am aware of several other cases in which TPO is similarly evading its statutory duties.

The Pension Schemes Act 1993 makes clear that the functions of TPO are investigation, followed by a legally-binding determination made by the PO or his Deputy. I am sure you will agree that for TPO to instead impose arbitration on the complainant via the adjudicator is totally unacceptable, and a serious violation of this Act. In particular, it is highly conducive to corruption, in enabling TPO to protect a miscreant pension provider at its will. *There is circumstantial evidence of TPO collusion with Scottish Widows in my case.*

I therefore request an investigation into the actual role of TPO, which in my experience deviates substantially from that required of it under the Pension Schemes Act 1993.

Rather than repeat the issues with TPO and SW here, I attach a PDF of an email I sent to Claire Ryan, the Legal Director of TPO (without response). I also attach PDFs of other correspondence with TPO:

- [redacted] emails from the adjudicator of 3 and 31 October 2017 pushing me into an arbitrated "solution" (in the second of these, he claimed that he had the discretion to impose this where the case had become "entrenched"; in fact he has clearly made no attempt whatever to investigate it)
- [redacted] my emails to the PO (Mr Arter) of 4 and 8 October and 1 November 2017 (to which I have received no response)

To give you some idea of my case against SW, I also attach three PDFs that mirror pages on my website. But it will be better to review this website, which includes the complete correspondence with both SW and TPO:

www.elpobrecorderito.com/PersonalPensionFiasco

Yours sincerely,
Ian McInnes.

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- 20171003FromTPO.pdf
- 20171031FromTPO.pdf
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- 20171101ToTPO.pdf
- Overview.pdf
- Verification.pdf
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