

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	14 June 2017
Sender / Recipient / Medium	Ian Clive McInnes / TPO (Barry Berkengoff: Deputy Casework Manager) / Email
Description	My response to the adjudicator's email of 13 June, in which he left me in a wait state yet again. But this time, I did not wait. I charitably acknowledged his stated willingness to use a non-secure connection to view my website.
Website Links to More Info	Event Summary / Details (TPO)

Re: Scottish Widows Complaint PO-14071 Website

- [Ian McInnes <ian.mcinnnes@yahoo.com.mx>](mailto:ian.mcinnnes@yahoo.com.mx)
-
- jun 14 a las 13:33

Para

- [Barry Berkengoff](#)

Texto del mensaje

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.

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

Para: 'Ian McInnes' <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

The Pensions Ombudsman

The Pensions Ombudsman and Pension Protection Fund Ombudsman

www.pensions-ombudsman.org.uk

Follow us on: [Twitter](#) | [Facebook.com](#) | [LinkedIn](#)

The information contained in this e-mail is confidential and may be privileged or contain restricted information. It is intended for the addressee only. If you are not the intended recipient, please delete this e-mail immediately and notify the sender. The contents of this e-mail must not be disclosed or copied without the sender's consent. We cannot accept any responsibility for viruses, so please scan all attachments.