

# 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	31 August 2017
Sender / Recipient / Medium	TPO (Jane Stephens: Casework Manager) / Ian Clive McInnes / <a href="#">Email</a>
Description	<p>This is a response to my second attempt to get information over the "customer" survey, in which I gave full details of my concerns. This time it was obviously passed to the Casework Manager.</p> <p>The "reassurance" over the survey simply stated that my case was not closed (without any explanation over why the survey department indicated otherwise). <i>It now appears that there were two versions of the survey, one of which was for cases that were still open - but again this is not made clear, causing me continued concerns over this.</i></p> <p>I am also told to be assured that my case has been actively investigated since being allocated to Mr Berkengoff in May 2017. The most charitable explanation I can find for this gross misstatement is that Mr Berkengoff updated its status on their database when he finally ended his radio silence at that time to indicate that it was newly assigned. And I did make clear in my statements that Mr Berkengoff had done no work whatever on my case.</p> <p>It was stated that my points were being passed to the Casework Director (Fiona Nicol); clearly minus the key point that my case had been ignored</p>

	since its assignment in October 2016. Fearing that my concerns had been bowdlerized in preparation for a whitewash, I felt obliged to correct this.
Website Links to More Info	<a href="#">Event Summary</a> / <a href="#">Details (TPO)</a>

PO-14071

- **Jane Stephens** <[Jane.Stephens@pensions-ombudsman.org.uk](mailto:Jane.Stephens@pensions-ombudsman.org.uk)>
- 
- ago 31 a las 6:51 A.M.

Para

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

Texto del mensaje

Dear Mr McInnes

Your email dated 30 August 2017, addressed to Ms Bowen, has been passed to me to deal with as your case is being investigated in my team.

As we have previously explained the Customer Survey stating that your case was closed was sent in error owing to a problem with the survey database. Please be assured that your case was not closed and has been actively investigated since it was allocated to Mr Berkengoff in May 2017. Please accept our apologies for any confusion following receipt of the incorrect survey.

You have raised a number of other matters in your email. I have passed these on to our Casework Director, who will look into your concerns and will contact you once she has reviewed your case file, and discussed the matter with Mr Berkengoff and myself. Her contact details are [fiona.nicol@pensions-ombudsman.org.uk](mailto:fiona.nicol@pensions-ombudsman.org.uk)

We do recognise that the investigation into your complaint is important to you and we will contact you again as soon as we have considered the points you have made.

Yours sincerely

**Jane Stephens | Casework Manager | 020 7630 2225**

The Pensions Ombudsman

The Pensions Ombudsman and Pension Protection Fund Ombudsman

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