

# 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	20 June 2018
Sender / Recipient / Medium	Ian Clive McInnes / Metropolitan Police (Contact Centre) / Twitter
Description	<p>This is a Tweet to the Metropolitan Police, reporting the crime of Misconduct in Public Office, and giving a link to both my <a href="#">front page</a>, and the recently-written section <a href="#">Report of Misconduct/Malfeasance in Public Office</a>.</p> <p>Misconduct in Public Office is an indictable offence that carries a maximum sentence of life imprisonment. Mr Arter and others in TPO clearly fill the bill, and I would have made this report much earlier had I the knowledge to do so.</p> <p>Please also see <a href="#">my Twitter page</a> (I also attempted to send a report this way to Action Fraud, but had no alternative but to update the report I sent over a year ago).</p> <p><i>This tweet was completely ignored, as apparently was a full paper report I subsequently sent by registered post. This may have something to do with the fact that TPO has one or two ex-cops, including the PO himself.</i></p>
Website Links to More Info	<a href="#">Event Summary</a>

## **Tweet to @MetCC on 20 June 2018**

@MetCC Report of Misconduct in Public Office by The Pensions Ombudsman. Details:

<https://www.elpobrecorderito.com/PersonalPensionFiasco/> and

<https://www.elpobrecorderito.com/PersonalPensionFiasco/DetailsTPO.html#misconduct>