

# Scottish Widows Complaint: PO-14071

*Involving fraudulent evasion of pension encashment by SW,  
and its brazen cover up by The Pensions Ombudsman*

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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	10 February 2019
Sender / Recipient / Medium	Ian Clive McInnes / Metropolitan Police (Contact Centre) / Twitter
Description	<p>This is a follow up to my tweet of yesterday reporting Barry Berkengoff for criminal misconduct.</p> <p>I thought it would be helpful to mention that the new adjudicator had evidently sent information about my case (including my <a href="#">rejection of the TPO Opinion</a>) to the Department of Work &amp; Pensions. <i>This was indicated by hits on my website by DWP on 29 January that showed they viewed it over a period of perhaps five hours.</i></p> <p>That an adjudicator had been concerned enough to do this would underline the serious nature of my case (he clearly did not want to be involved in a conspiracy to pervert the course of justice - especially the house of cards created by Berkengoff and Stephens). It would also encourage liaison between the Department of Work &amp; Pensions and the Metropolitan Police for more efficient investigation.</p>
Website Links to More Info	<a href="#">Event Summary</a>

## **Tweet to @MetCC on 10 February 2019**

@MetCC Thank you for forwarding the report I sent about 24 hours ago. Useful additional info: It seems an honest TPO adjudicator sent info on my case to the Department of Work and Pensions on 28 January, who spent several hours looking at it - so you might liaise with DWP.