

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	09 February 2019
Sender / Recipient / Medium	Ian Clive McInnes / Metropolitan Police (Contact Centre) / Twitter
Description	<p>This is my second tweet to MetCC. There was no response to the tweet of 20 June 2018 I raised against The Pensions Ombudsman. And there was also no response to the 87-page paper report that I sent by registered post to the Metropolitan Police headquarters in Victoria Embankment.</p> <p>This time I raised the report specifically against Barry Berkengoff. <i>I have no qualms about revealing his address here, as he is demonstrably guilty of at least one criminal offence.</i> I was worried that the above failures to act on my reports were due to police protection of TPO (especially as Mr Arter and apparently one or two other TPO personnel are ex-cops).</p> <p>I gave a link to a <u>PDF report</u>, which also avoided mentioning either TPO or SW by name, but gave links to my website (only then could they see that my case involved TPO). But I pointed out that Berkengoff was involved in a conspiracy to pervert the course of justice. Especially as he no longer works for TPO, he would surely reveal inside information in his defence.</p> <p><i>After reading the report and website front page, MetCC informed the Met Police, who scanned my website (I hope in preparation for investigation).</i></p>
Website Links to More Info	Event Summary

Tweet to @MetCC on 09 February 2019

@MetCC Proof of criminal misconduct, strong evidence of extortion. Suspect: Barry Berkengoff, 2 Ceres View, TN16 3FA. See PDF report for full details and evidence:

<https://www.elpobrecorderito.com/PersonalPensionFiasco/Docs/MetCC/ReportBerkengoff.pdf>