



\$25+ Billion Pension Fraud Enterprise – Systematic PBGC Premium Fraud, Ghost Mortality, and ERISA Fiduciary Breaches

6 messages

Brittney Boyd <brittneyboyd321@gmail.com>

Sun, Aug 24, 2025 at 10:02 PM

To: hotline@pbgc.gov

Cc: ogis@nara.gov, ig_hotline@dodiis.mil, ighotline@hq.doe.gov, oig@fmc.gov, oig@ftc.gov, hotline@oig.lsc.gov, oigmail@ncua.gov, oighotline@nlrb.gov, nro_oig@nro.mil, OIG@usc.gov, cigie.information@cigie.gov, LordS@gao.gov, media@gao.gov, ayersj@gao.gov, ChappellS@gao.gov

EXECUTIVE SUMMARY

This whistleblower complaint exposes a multi-state criminal enterprise operating through the International Union of Operating Engineers (IUOE) pension system. The scheme involves:

\$25.8+ billion in manipulated pension assets

Zero reported participant deaths over 15 years – a statistical impossibility

Ghost participants used to inflate PBGC premium filings

Abrupt disappearance of entire plans (billions in assets unaccounted for)

Suppression of required Schedule A insurance disclosures

This fraud has direct federal implications, as it undermines the Pension Benefit Guaranty Corporation (PBGC) insurance system, defrauds federal agencies through false Form 5500 filings, and represents a systemic risk to U.S. retirement security.

II. KEY FRAUD INDICATORS

1. Ghost Mortality Fraud

Across 280,000+ participants, IUOE plans reported ZERO deaths from 2009–2024.

Actuarial expectation: 1,200–1,600 deaths annually.

Probability of zero deaths: less than 1 in 10^{50} .

2. PBGC Premium Fraud

Dead participants counted as “active” in PBGC My PAA filings.

Example: Three different PBGC premium confirmation numbers filed for the same plan/year (2019 – IUOE Local 701, EIN 93-6075580).

Estimated fraud: \$200+ million in PBGC premiums.

Creates phantom benefit liabilities the PBGC will inherit when plans fail, estimated at \$695+ million.

3. Abrupt Disappearances & Asset Anomalies

Central Pension Fund (EIN 52-6097680) reported:

2013: 182,289 participants, \$12.5B assets

2017: 94,316 participants (-66%) yet \$18.4B assets (+\$4B growth)

Entire multi-billion-dollar plans vanish from federal filings (e.g., 2023 disappearance of IUOE Central Pension Fund assets).

4. Schedule A Insurance Suppression

From 2015–2024, multiple IUOE plans filed “Insurance company failed to provide information necessary to complete.”

Concealed hundreds of millions in death benefit obligations.

Conflicting evidence: ULLICO Contract GA02005 allegedly “terminated in 1992” yet reported as \$86M active asset in 2022 filings.

III. DOCUMENTED CRIMINAL ACTS

Wire Fraud (18 U.S.C. §1343): False electronic Form 5500 and PBGC filings.

Mail Fraud (18 U.S.C. §1341): False participant/asset disclosures mailed to federal agencies.

False Statements (18 U.S.C. §1001): Contradictory ULLICO contract statements vs. Form 5500 filings.

RICO Conspiracy (18 U.S.C. §1962): Coordinated scheme spanning IUOE, ULLICO, John Hancock, and State Street Bank.

IV. VICTIM IMPACT

My father, Robert Delane Smith (1954–2019), devoted 40+ years to building America's critical infrastructure (Trans-Alaska Pipeline, I-90, SeaTac Airport, Intel facilities, wind farms).

His career was systematically erased through fraudulent reclassification ("oiler" vs. crane operator).

His February 26, 2019 death was followed by immediate pension clawbacks and family exclusion.

March 28, 2025: written admission that his family was "never considered a party," confirming 18 years of systematic benefit concealment.

V. REQUEST FOR ACTION

I request immediate referral and coordinated investigation by:

1. FBI & DOJ: RICO, mail/wire fraud, money laundering.
 2. DOL OIG & EBSA: Fiduciary breach, ERISA §502(c)(1) penalties.
 3. PBGC OIG: Emergency audit of premium fraud and phantom liabilities.
 4. GAO & CIGIE: Congressional oversight briefing due to systemic federal exposure.
-

VI. SUPPORTING EVIDENCE AVAILABLE

Form 5500 CSV datasets (2009–2024) showing mortality anomalies, missing Schedules A, and abrupt plan disappearances.

PBGC My PAA confirmations (multiple per year).

ULLICO correspondence regarding Contract GA02005 and Separate Account J.

John Hancock gag order transcript (June 17, 2025) confirming beneficiary suppression.

Court filing: Boyd v. IUOE, Case No. 2:25-cv-01225-LK (W.D. Wash.), federal ERISA action in progress.

VII. CONCLUSION

This is not a local pension dispute but a federal insurance fraud crisis. The IUOE pension network has created a systematic ghost mortality scheme that:

Defrauds the PBGC of millions annually,

Conceals billions in assets, and











Denies death benefits to thousands of American families.

Immediate federal intervention is required to prevent further theft and protect the PBGC system from collapse.

Respectfully submitted,

Brittney C. Boyd
Whistleblower & Crime Victim
Plaintiff – Boyd v. IUOE, No. 2:25-cv-01225-LK

10 attachments

-  I am sharing 'EXH-F-Abrupt_Disappearances' with you
8 KB
-  I am sharing 'insurance_linkage' with you
23 KB
-  I am sharing 'swings' with you
41 KB
-  I am sharing 'anomalies_step1' with you
257 KB
-  I am sharing 'EXH-E-Per_Participant_Outliers' with you
3 KB
-  I am sharing 'crossplan_701_302612' with you
3 KB
-  I am sharing 'EXH-A-Zero_Participants_With_Assets' with you
69 KB
-  I am sharing 'EXH-C-Sharp_Swings_Timeline' with you
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-  I am sharing 'EXH-B-Insurance_Without_Schedule_A' with you
25 KB
-  I am sharing 'final_forensic_report_iuoe_5500' with you
2.7 MB

<postmaster@dodiis.onmicrosoft.com>
To: brittneyboyd321@gmail.com

Sun, Aug 24, 2025 at 10:04 PM

Your message to ig_hotline@dodiis.mil couldn't be delivered.

ig_hotline wasn't found at dodiis.mil.

brittneyboyd321
Action Required

Office 365

ig_hotline
Recipient

Unknown To address

How to Fix It

The address may be misspelled or may not exist. Try one or more of the following:

- Send the message again following these steps: In Outlook, open this non-delivery report (NDR) and choose **Send Again** from the Report ribbon. In Outlook on the web, select this NDR, then select the link "**To send this message again, click here.**" Then delete and retype the entire recipient address. If prompted with an Auto-Complete List suggestion don't select it. After typing the complete address, click **Send**.
- Contact the recipient (by phone, for example) to check that the address exists and is correct.

- The recipient may have set up email forwarding to an incorrect address. Ask them to check that any forwarding they've set up is working correctly.
- Clear the recipient Auto-Complete List in Outlook or Outlook on the web by following the steps in this article: [Fix email delivery issues for error code 5.1.10 in Office 365](#), and then send the message again. Retype the entire recipient address before selecting **Send**.

If the problem continues, forward this message to your email admin. If you're an email admin, refer to the **More Info for Email Admins** section below.

Was this helpful? [Send feedback to Microsoft](#).

More Info for Email Admins

Status code: 550 5.1.10

This error occurs because the sender sent a message to an email address hosted by Office 365 but the address is incorrect or doesn't exist at the destination domain. The error is reported by the recipient domain's email server, but most often it must be fixed by the person who sent the message. If the steps in the **How to Fix It** section above don't fix the problem, and you're the email admin for the recipient, try one or more of the following:

The email address exists and is correct - Confirm that the recipient address exists, is correct, and is accepting messages.

Synchronize your directories - If you have a hybrid environment and are using directory synchronization make sure the recipient's email address is synced correctly in both Office 365 and in your on-premises directory.

Errant forwarding rule - Check for forwarding rules that aren't behaving as expected. Forwarding can be set up by an admin via mail flow rules or mailbox forwarding address settings, or by the recipient via the Inbox Rules feature.

Recipient has a valid license - Make sure the recipient has an Office 365 license assigned to them. The recipient's email admin can use the Office 365 admin center to assign a license (Users > Active Users > select the recipient > Assigned License > Edit).

Mail flow settings and MX records are not correct - Misconfigured mail flow or MX record settings can cause this error. Check your Office 365 mail flow settings to make sure your domain and any mail flow connectors are set up correctly. Also, work with your domain registrar to make sure the MX records for your domain are configured correctly.

For more information and additional tips to fix this issue, see [Fix email delivery issues for error code 5.1.10 in Office 365](#).

Original Message Details

Created Date: 8/25/2025 5:02:56 AM
Sender Address: brittneyboyd321@gmail.com
Recipient Address: ig_hotline@dodiis.mil
Subject: \$25+ Billion Pension Fraud Enterprise – Systematic PBGC Premium Fraud, Ghost Mortality, and ERISA Fiduciary Breaches

Error Details

Error: 550 5.1.10 RESOLVER.ADR.RecipientNotFound; Recipient ig_hotline@dodiis.mil not found by SMTP address lookup
Message rejected by: [SA0P111MB2632.NAMP111.PROD.OUTLOOK.COM](#)

Notification Details

Sent by: [SA0P111MB2632.NAMP111.PROD.OUTLOOK.COM](#)

Message Hops

HOP	TIME (UTC)	FROM	TO	WITH	RELAY TIME
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2	8/25/2025 5:04:16 AM	mail-ej1-f50.google.com	CY1USG01FT004.mail.protection.office365.us	Microsoft SMTP Server (version=TLS1_2, cipher=TLS_ECDHE_RSA_WITH_AES_256_GCM_SHA384)	1 sec
3	8/25/2025 5:04:16 AM	CY1USG01FT004.eop-usg01.itar.protection.office365.us	PH1P111CA0037.office365.us	Microsoft SMTP Server (version=TLS1_2, cipher=TLS_ECDHE_RSA_WITH_AES_256_GCM_SHA384)	*
4	8/25/2025 5:04:16 AM	PH1P111CA0037.NAMP111.PROD.OUTLOOK.COM	SA0P111MB2632.NAMP111.PROD.OUTLOOK.COM	Microsoft SMTP Server (version=TLS1_2, cipher=TLS_ECDHE_RSA_WITH_AES_256_GCM_SHA384)	*

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Authentication-Results: spf=pass (sender IP is 209.85.218.50) smtp.mailfrom=gmail.com; dkim=pass (signature was verified) header.d=gmail.com; dmarc=pass action=none header.from=gmail.com;

Received-SPF: Pass (protection.outlook.com: domain of gmail.com designates 209.85.218.50 as permitted sender) receiver=protection.outlook.com; client-ip=209.85.218.50; helo=mail-ej1-f50.google.com; pr=C

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MIME-Version: 1.0

From: Brittney Boyd <brittneyboyd321@gmail.com>
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To: hotline@pbgc.gov
CC: ogis@nara.gov, ig_hotline@dodiis.mil, ighotline@hq.doe.gov, oig@fmc.gov,
oig@ftc.gov, hotline@oig.lsc.gov, oigmail@ncua.gov, oighotline@nlrb.gov,
nro_oig@nro.mil, OIG@usc.gov, cigie.information@cigie.gov, LordS@gao.gov,
media@gao.gov, ayersj@gao.gov, Chappells@gao.gov

Content-Type: multipart/mixed; boundary="0000000000000762b2f063d297caf"

Return-Path: brittneyboyd321@gmail.com

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10 attachments

-  **I am sharing 'EXH-F-Abrupt_Disappearances' with you**
8 KB
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-  **I am sharing 'EXH-A-Zero_Participants_With_Assets' with you**
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-  **I am sharing 'EXH-B-Insurance_Without_Schedule_A' with you**
25 KB
-  **I am sharing 'final_forensic_report_iuoe_5500' with you**
2.7 MB

OGIS <OGIS+noreply@nara.gov>
To: brittneyboyd321@gmail.com

Sun, Aug 24, 2025 at 10:04 PM

Thank you for contacting the Office of Government Information Services (OGIS). This is an auto reply message.

As the Freedom of Information Act (FOIA) ombuds, OGIS assists FOIA requesters and federal agencies by helping them resolve their FOIA disputes, and by addressing their questions and concerns about the FOIA process. Please note, we are experiencing an increase in our inquiries received and are working to respond as soon as possible. We apologize for any delays in our response and assure you that all emails are tracked. We look forward to assisting you.

If you seek OGIS's assistance with a Freedom of Information Act (FOIA) dispute and have not done so already, please email us again at ogis@nara.gov:

- A brief description of your dispute
- A copy of your FOIA request
- The agency's response to your request
- Your appeal letter (if you filed an appeal)
- The agency's response to your appeal (if you received a response)

DO NOT respond to this email as the response will not be received by the OGIS staff. Emails must be sent to ogis@nara.gov

We encourage you to transmit documents as PDF attachments via email, rather than through postal mail, which may cause delays in our response.

Sincerely,
The OGIS Staff

Hotline <hotline@oig.lsc.gov>
To: Brittney Boyd <brittneyboyd321@gmail.com>

Mon, Aug 25, 2025 at 7:48 AM

Dear Ms. Boyd,

Thank you for taking the time to write to us. The Legal Services Corporation (LSC) is charged with providing grant funds to legal services programs that provide free civil legal services to low-income clients. The office of Inspector General (OIG) is charged with providing oversight, auditing, and investigations of those funds. Your complaint does not raise issues with-in our jurisdiction and cannot be handled by this office. However, it appears that you have contacted other government agencies and hopefully, one of those agencies will be better able to assist you.

Thanks again for contacting us,

Cyndy Robinson, MBA, CFE

Investigations

Office of Inspector General

Legal Services Corporation

crobinson@oig.lsc.gov

(800) 678-8868 direct

(202) 725-7059 cell

(202) 337-6616 fax

In Office Tuesdays and Wednesdays

From: Brittney Boyd <brittneyboyd321@gmail.com>
Sent: Monday, August 25, 2025 1:03 AM
To: hotline@pbgc.gov
Cc: ogis@nara.gov; ig_hotline@dodiis.mil; ighotline@hq.doe.gov; oig@fmc.gov; oig@ftc.gov; Hotline <hotline@oig.lsc.gov>; oigmail@ncua.gov; oighotline@nrb.gov; nro_oig@nro.mil; OIG@uscp.gov; cigie.information@cigie.gov; LordS@gao.gov; media@gao.gov; ayersj@gao.gov; ChappellS@gao.gov
Subject: \$25+ Billion Pension Fraud Enterprise – Systematic PBGC Premium Fraud, Ghost Mortality, and ERISA Fiduciary Breaches

You don't often get email from brittneyboyd321@gmail.com. [Learn why this is important](#)

[Quoted text hidden]

Brittney Boyd <brittneyboyd321@gmail.com>
To: ttso@flra.gov

Fri, Apr 17, 2026 at 10:49 AM

[Quoted text hidden]

Brittney Boyd <brittneyboyd321@gmail.com>
To: ttso@flra.gov

Fri, Apr 17, 2026 at 11:06 AM

[Quoted text hidden]