

U.S. SECURITIES AND EXCHANGE COMMISSION

Form TCR: Tip, Complaint, or Referral

Submission Under Dodd-Frank Wall Street Reform Act § 21F

SECTION 1: INFORMATION ABOUT THE COMPLAINANT

Name:	Brittney Carrine Smith (f/k/a Boyd)
Address:	[TO BE COMPLETED]
Phone:	360-843-3153
Email:	BrittneyBoyd321@gmail.com
Occupation:	Independent Forensic Analyst / Plan Beneficiary
Represented by Counsel:	No

SECTION 2: ENTITY COMPLAINED AGAINST

Primary Subject: State Street Corporation

Entity Type:	Publicly Traded Company
Stock Symbol:	STT (NYSE)
Address:	1 Congress Street, Suite 1, Boston, MA 02114
Assets Under Custody:	\$51.7 Trillion (as of 2024)
Role in Scheme:	Apex Custodian providing infrastructure for systematic benefit theft and asset concealment

Additional Subjects

- **BNY Mellon** (NYSE: BK) - Sub-custodian and co-conspirator
- **John Hancock Life Insurance Company** - Insurance/annuity administrator, implemented documented "gag orders"
- **ULLICO Inc.** - Created lockup vehicles for federal bailout funds (2035 lockup)
- **International Union of Operating Engineers (IUOE)** - Pension plan sponsor and fiduciary

SECTION 3: NATURE OF COMPLAINT

A. Violation Categories

- Misrepresentation/Omission in SEC filings
- Offering fraud (Ponzi-like structure)
- Corporate disclosure violations
- Conflicts of interest by management/fiduciaries
- Market manipulation through false reporting

B. Occurrence Dates

The alleged conduct is ongoing and has been documented from 2007 to present. Key fraudulent activities intensified following the 2007 State Street merger that created the DFE (Direct Filing Entity) infrastructure enabling systematic concealment.

C. Prior Communications with SEC

No prior communications with SEC concerning this matter.

D. Reports to Other Agencies

Yes. Reports have been filed with:

Agency	Case Number
GAO FraudNet	COMP-25-008559
FinCEN (Treasury)	CRM:00101076483
DOJ Corporate Whistleblower Program	Filed November 25, 2025
PBGC OIG	Referred via GAO
Federal Court (W.D. Wash.)	Case No. 2:25-cv-01225-LK

SECTION 4: DETAILED FACTS OF THE VIOLATION**A. The Securities Fraud Scheme**

State Street Corporation, through its role as apex custodian controlling \$51.7 trillion in pension assets, has enabled and facilitated a systematic securities fraud scheme affecting the IUOE pension system. The scheme operates through three interconnected mechanisms:

1. The "Engorgement Float" Scheme

When pension plan participants die, their death benefits are not paid to rightful heirs. Instead, the benefits are retained within the fund's investment portfolio, where they continue to generate returns. Deaths are reported as "quits" or "terminations" to avoid triggering benefit payments. State Street, as custodian, maintains and profits from these improperly retained assets.

2. The "Zero Mortality" Paradox

Forensic analysis of DOL Form 5500 filings reveals that the Central Pension Fund (EIN 36-6052390) reported ZERO participant deaths for over 15 years, while simultaneously paying \$131,422,000 in death benefits. This is statistically impossible (probability: 2.46e-132) and constitutes fraud on federal filings that flow through to SEC-regulated custodians.

3. The "Frozen Asset" Proof

IUOE Local 701 (EIN 93-6075580) reported exactly \$123,014,114 in assets for FIVE consecutive years (2017-2021). This is mathematically impossible for any market-based investment fund and indicates fraudulent reporting to federal agencies, affecting SEC-regulated securities held by State Street.

B. State Street's Role

State Street Corporation is not merely a passive custodian. As the entity maintaining records of beneficial ownership, processing transactions, and providing the infrastructure for this scheme, State Street:

- Holds and manages assets derived from unpaid death benefits
- Processes transactions that should have been benefit payments to heirs
- Earns fees on improperly retained assets
- Provides DFE (Direct Filing Entity) infrastructure that obscures true beneficial ownership
- Maintains the "lockup" structure preventing asset recovery until 2035

C. The 2035 Lockup - Federal Bailout Fraud

ULLICO SFA Fixed Income CIF (EIN 74-2008758) was created specifically to lock up American Rescue Plan Act (ARPA) Special Financial Assistance funds until 2035. The fund grew from \$0 (2022) to \$12,937,038 (2023) upon receiving SFA funds. This structure allows the enterprise to:

- Tell beneficiaries "federal law prevents payment until 2035"
- Collect management fees for 10+ years on locked assets
- Wait for elderly beneficiaries to die before lockup expires

D. Proof of Concept: Robert Delane Smith

The systematic fraud is individually proven in the case of Robert Delane Smith (DOB: 09/27/1954, DOD: 02/26/2019), a 45-year IUOE member whose benefits were stolen through the documented scheme:

- **2001 Divorce Decree:** Proves existence of concealed Campbell Crane 401(k) account
- **2017 YouTube Video:** Proves Robert was working 20 months after alleged "December 2015 retirement"
- **John Hancock Gag Order:** Recorded phone call (June 2025) proves illegal information suppression: "We're not allowed to send information"
- **Multi-State Fragmentation:** Benefits scattered across 11+ states where decedent never lived

SECTION 5: SUPPORTING MATERIALS

The following evidence is available for SEC review:

1. Forensic Audit Reports (AGC-IUOE Local 701, BNY Mellon/Local 302, ULLICO)
2. Form 5500 filings demonstrating statistical impossibilities (2007-2024)
3. Central Pension Fund financial statements showing \$4.8B+ in locked partnership assets
4. State Street Securities Lending Fund filings (\$0 to \$945M with zero participants)
5. John Hancock phone recording documenting "gag order"
6. 2001 Divorce Decree proving concealed 401(k) account
7. YouTube video contradicting defendants' retirement timeline claims
8. Linda Josephson letter containing documented false statements
9. Tapley v. Locals 302 & 612, 728 F.3d 1134 (9th Cir. 2013) - prior finding against same defendants
10. Complete EIN Shadow Network mapping (186 filings where 32 should exist)

SECTION 6: SOURCE OF INFORMATION

The information was obtained through lawful means:

- Analysis of publicly available DOL EFAST database (Form 5500 filings)
- Documents received as plan beneficiary entitled to ERISA Section 104(d) disclosures
- Public records requests (Oregon Secretary of State, Alaska Workers' Compensation)
- Lawfully recorded telephone calls (one-party consent state)
- Court records (2001 Divorce Decree, federal litigation filings)

- Independent forensic analysis revealing patterns not generally known to the public

SECTION 7: ELIGIBILITY REQUIREMENTS

I confirm the following:

- I am NOT a member, officer, or employee of the Department of Justice, SEC, or other federal agency
- I am NOT a foreign government official
- I did NOT obtain information through an audit engagement
- I am NOT providing information pursuant to a cooperation agreement
- I am NOT a spouse, parent, child, or sibling of an SEC employee
- I did NOT obtain information by means violating federal or state criminal law
- I did NOT participate in the conduct being reported
- The PBGC has an ongoing investigation related to this matter

SECTION 8: ESTIMATED FINANCIAL EXPOSURE

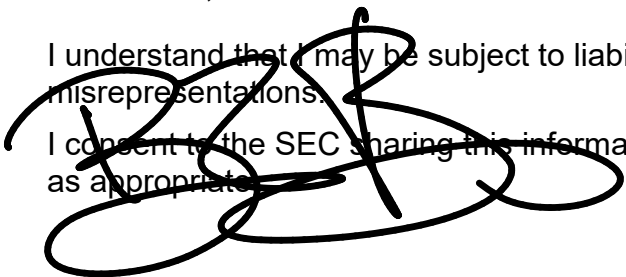
Category	Amount
Concealed Death Benefits (68,782 participants × \$250K avg)	\$17.2 Billion
ULLICO Ghost Fund Assets	\$4.62 Billion
State Street Securities Lending Fund (Zero Participants)	\$945 Million
Individual Claim (Robert Delane Smith Estate)	\$4.4-5.0 Million
TOTAL ESTIMATED EXPOSURE	\$22+ Billion

SECTION 9: DECLARATION

I declare under penalty of perjury under the laws of the United States of America that the information contained herein is true and correct to the best of my knowledge, information, and belief.

I understand that I may be subject to liability for any false statements or misrepresentations.

I consent to the SEC sharing this information with other law enforcement agencies as appropriate.



 Brittney Carrine Smith
 Pro Se Plaintiff / Whistleblower
 Boyd v. IUOE et al., Case No. 2:25-cv-01225-LK

Date: December 3, 2025