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Description of document: Pension Benefit Guaranty Corporation (PBGC) Inspector General (OIG) Investigations Closed during CY2025

Requested date: 24-December-2025

Release date: 24-April-2026

Posted date: 11-May-2026

Source of document: FOIA Request  
Inspector General  
Disclosure Division  
Pension Benefit Guaranty Corporation  
445 12th Street SW  
Washington, D.C. 20024-2101  
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Email: [disclosure@pbgc.gov](mailto:disclosure@pbgc.gov)  
[FOIA.gov](http://FOIA.gov)

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**Via Email**

April 21, 2026

Re: FOIA Case no. PBGC-2026-000577

On December 24, 2026, you submitted FOIA Case no. PBGC-2026-000577 to the Disclosure Division of the Pension Benefit Guaranty Corporation (PBGC). You requested:

- 1) A copy of the final report, closing memo, or equivalent concluding document for each Inspector General investigation closed during CY2025.
- 2) A copy of the list of Inspector General investigations closed during CY2025, including relevant data fields such as the subject or topic of the investigation, the case number, closing date, and opening date.

We processed your request in accordance with the Freedom of Information Act (FOIA), and the Pension Benefit Guaranty Corporation's (PBGC) regulation.

Pursuant to your request, the Office of the Inspector General conducted a search of agency records for the above referenced report. The search yielded 93 pages of responsive records. It was necessary to redact portions of the above-referenced records pages consisting of inter/intra-agency memoranda, and/or pre-decisional and/or deliberative process, and personal contact information. PBGC reasonably foresees that disclosure of this information would harm an interest protected by the FOIA. The Disclosure Officer relied on three FOIA Exemptions to withhold this information.

The first applicable exemption, 5 U.S.C. § 552(b)(5), permits the exemption from disclosure of internal documents: inter-agency or intra-agency memoranda or letters consisting of judgments, opinions, advice, or recommendations which would not be available by law to a party other than an agency in litigation with the PBGC and as such are not required to be disclosed under 5 U.S.C. § 552(b)(5). Attorney client communications and information including the agency's deliberative processes are protected by this exemption. The Disclosure Officer has determined the disclosure of this material would not further the public interest at this time and would impede the operations of the PBGC.

The second applicable FOIA exemption, 5 U.S.C. § 552(b)(6), exempts from required public disclosure, “personnel and medical files and similar files the disclosure of which would constitute a clearly unwarranted invasion of personal privacy.” Some of the records you requested contain “similar files” within the meaning of the above cited statutory language and PBGC’s implementing regulation, 29 C.F.R. § 4901.21(b)(4)). The FOIA requires agencies to conduct a balancing test. In applying Exemption 6, the Disclosure Officer conducted a balancing test, weighing the privacy interests of the individuals named in a document against the public interest in disclosure of the information. The public interest in disclosure is one that will “shed light on an agency’s performance of its statutory duties.” *Dep’t of Justice v. Reporters Comm. for Freedom of the Press*, 489 U.S. 749, 773 (1989). The Disclosure Officer has determined disclosure of this information would constitute a clearly unwarranted invasion of an individual’s personal privacy.

The third applicable exemption, 5 U.S.C. § 552(b)(7), permits the exemption from disclosure of “records compiled for law enforcement purposes” when disclosure would be detrimental to such purposes. Accordingly, § 552(b)(7)(C), protects records or information compiled for law enforcement purposes, the release of which could reasonably be expected to constitute an unwarranted invasion of personal privacy. Some of the records responsive to your request contain information which falls within the meaning of the above-cited statutory language and PBGC’s implementing regulation at 29 C.F.R. § 4901.21(b)(5) and therefore, would be exempt from disclosure. The Disclosure Officer has determined disclosure of the information would constitute an unwarranted invasion of personal privacy.

Pursuant to your request, the Office of the Inspector General conducted a search of agency records for the above referenced report. The search yielded 93 pages of responsive records.

### **Appeal Rights**

Since this response constitutes a partial denial of records, I am providing you with the FOIA appeal rights. PBGC's FOIA regulation provides that if a disclosure request is denied in whole or in part by the disclosure officer, the requester may file a written appeal within 90 days from the date of the denial or, if later (in the case of a partial denial), 90 days from the date the requester receives the disclosed material. The appeal shall state the grounds for appeal and any supporting statements or arguments. To file your administrative appeal, you may email it to [disclosure@pbgc.gov](mailto:disclosure@pbgc.gov), file it electronically at [Public Access Link](#), or mail it to:

Office of the General Counsel  
Disclosure Division  
Pension Benefit Guaranty Corporation  
445 12th Street SW  
Washington, D.C. 20024-2101  
Attn: FOIA Appeal

**FOIA Mediation**

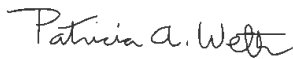
In the alternative, you may contact the Disclosure Division's Public Liaison on 202-229-4040 for further assistance and to discuss any aspect of your request.

You also have the option to contact the Office of Government Information Services (OGIS) at the National Archives and Records Administration to inquire about the FOIA mediation services they offer. The contact information for OGIS is as follows:

Office of Government Information Services  
National Archives and Records Administration  
8601 Adelphi Road-OGIS  
College Park, Maryland 20740-6001  
Email: [ogis@nara.gov](mailto:ogis@nara.gov)  
Telephone: 202-741-5770  
Toll free: 1-877-684-6448

If you have any questions regarding this determination letter or your FOIA request, please contact me at [weth.patricia@pbgc.gov](mailto:weth.patricia@pbgc.gov) or (202) 229-3510.

Sincerely,



Patricia A. Weth  
Deputy Disclosure Officer  
Office of General Counsel  
General Law and Operations Department

Enclosures

12JAN2026

## **17-0014-I Proactive Data Matching and Analysis - U.S. Department of Health and Human Services (HHS) Medicare Data**

**Complaint Summary:** The purpose of this complaint is to document the Investigative Division's efforts in a data matching initiative to identify deceased PBGC participants that were still in active pay status. PBGC participant data was cross-referenced with U.S. Department of Health and Human Services (HHS) Medicare data in February 2017 and again in March 2021.

In February 2017, Pension Benefit Guaranty Corporation (PBGC), Office of Inspector General (OIG) Assistant Inspector General for Investigations (AIGI) launched a data matching initiative to identify deceased PBGC participants that were still in active pay status. PBGC participant data was cross-referenced with U.S. Department of Health and Human Services (HHS) Medicare data to identify potential matches. PBGC-OIG then searched state death records in instances where the suspected PBGC participant had died.

In March 2021, Pension Benefit Guaranty Corporation (PBGC), Office of Inspector General (OIG) launched a data matching initiative to identify deceased PBGC participants that were still in active pay status. PBGC participant information was cross-referenced with U.S. Department of Health and Human Services (HHS) data to identify potential matches.

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From 2017 to 2022, the Office of Investigations conducted 214 individual inquires involving our data matching initiative, these 214 inquires led to \$2,089,634 in recovery referrals to OBA.

Of the 214 inquires, 30 full criminal investigations (\$825,185 in total losses) were conducted, these lead to 6 convictions and \$172,345 ordered in restitution (the 24 other cases were declined for prosecution).

Specifically, regarding our March 2021 Data Match with HHS: In October 2021, we referred 197 names to OBA that were deceased participants still in pay status, this totaled \$335,705 in overpayments. No inquiries/investigations were conducted on these 197 names because the loss amount for each deceased participant was nominal.

### **Breakdown by Year:**

2017: 54 individual inquires, \$1,107,580 referred to OBA for recovery

2018: 28 individual inquires, \$239,175 referred to OBA for recovery

2019: 109 individual inquires, \$376,470 referred to OBA for recovery

2020: 7 individual inquires, \$43,932 referred to OBA for recovery

2021: 16 individual inquires (\$227,711), plus 197 names (no inquires conducted) (\$335,705), \$563,416

referred to OBA for recovery

2022: 4 individual inquires, \$94,766 referred to OBA for recovery

Total referred to OBA for recovery from 2017 to 2022 (214 individual inquiries from 2017 to 2022, plus 197 names referred in Oct 2021): \$2,425,339

**Parent:** 17-0030-C  
**Related Case:** 17-0049-C 17-0034-I 18-0008-I 21-0011-I 21-0013-I 21-0015-I 21-0017-I 21-0018-I 21-0103-C 21-0102-C 21-0101-C 21-0100-C 21-0099-C 21-0095-C 22-0007-I 22-0032-C 22-0011-C 19-0007-I 19-0015-I 17-0018-I 17-0020-I 17-0021-I 17-0013-I 17-0031-C 17-0032-C 17-0034-C 17-0035-C 17-0036-C 17-0037-C 17-0029-I 17-0048-C 17-0031-I 17-0033-I 18-0001-I 18-0005-I 18-0006-I 18-0002-I 18-0003-I 18-0004-I 18-0007-I 18-0009-I 17-0019-I 19-0003-C 19-0004-C 19-0005-C 19-0003-I 19-0004-I 19-0005-I 19-0006-I 19-0009-I 19-0019-C 19-0011-I 19-0034-C 19-0035-C 19-0014-I 19-0015-I 17-0016-I 20-0021-C 20-0005-I  
**Current Status:** Closed - Final  
**Current Status Date:** 14APR2025  
**Current Status Notes:** Total referred to OBA for recovery from 2017 to 2022 (214 individual inquiries from 2017 to 2022, plus 197 names referred in Oct 2021): \$2,425,339. This data matching initiative is closed.  
**Date Received:** 28MAR2017  
**Date Initiated:** 28MAR2017  
**Primary Investigator:** (b)(6); (b)(7)(C)  
**Other Investigator:**  
**Type:** Criminal  
**Subject Type:** [Unknown]  
**Restricted:** No  
**Category:** Pension Benefit Theft - Deceased Participant  
**Specific 1:** [None]  
**Specific 2:** [None]  
**Received By:** Investigation  
**Complaint Source:** Investigative Initiative  
**Complainant Organization:**  
**Complainant Location:** PBGC - 1200 K St, NW Wash, DC  
**Allegation Organization:**  
**Allegation Location:** PBGC - 1200 K St, NW Wash, DC  
**Pension Plan:** N/A



April 11, 2025

CLOSEOUT MEMORANDUM

**TITLE:** (b)(6)

**INVESTIGATOR:** (b)(6); (b)(7)(C) Assistant Inspector General  
for Investigations

**OIG CASE NUMBER:** 19-0005-1

**Investigative Initiation**

In February 2017, Assistant Inspector General for Investigations (AIGI) (b)(6); (b)(7)(C) launched a data matching initiative to identify deceased Pension Benefit Guaranty Corporation (PBGC) participants still in pay status. PBGC participant census data was compared with U.S. Department of Health and Human Services (HHS) Medicare data. AIGI (b)(6); (b)(7)(C) then searched state death records in instances where he suspected a PBGC participant had passed away. One of the deceased participants identified from this data matching project was (b)(6) (b)(6) who passed away on (b)(6)

**Details of Investigation**

PBGC-OIG obtained a copy of the death certificate for (b)(6) from the State of Arizona, Department of Health Services, Bureau of Vital Records, which confirmed he died on July 6, 2011. PBGC continued to make monthly electronic deposits of \$753.59 from July 2011 to November 2018, totaling approximately \$66315.92 in disbursed funds after (b)(6) death.

PBGC-OIG obtained relevant bank records from 1<sup>st</sup> MidAmerica Credit Union via an Inspector General subpoena, and the case agent reviewed these records for evidence of theft of government funds. The records revealed that PBGC continued to deposit \$753.59 per month into (b)(6) account from his death in July 2011 until November 2018. A review of the financial records showed the account is a joint checking account with rights to survivorship. The individuals listed on the account are (b)(6), (b)(6), (b)(6) and (b)(6)

An examination of the financial records indicated that (b)(6) is the individual using the funds in the account, as all the debited transactions correlate directly with (b)(6) addresses from January 2012 to present.

On January 23, 2019, PBGC-OIG contacted (b)(6); (b)(7)(C) of the Social Security Administration (SSA) OIG regarding notification of death for (b)(6). (b)(6); (b)(7)(C) confirmed that (b)(6) informed the SSA on August 8, 2011 of his death. (b)(6) death was recorded in the SSA Retirement Record and (b)(6) was awarded widow's benefits. (b)(6); (b)(7)(C) also confirmed that SSA failed to record (b)(6) death on the Numident (Social Security Number Record) as his death was only recorded on the SSA Retirement Insurance Record. Due to this administrative error, there was no loss to the SSA and the SSA OIG declined to further investigate the matter.

(b)(6); (b)(7)(C) corrected this administrative error so (b)(6) would now display as deceased on the Numident and therefore be placed on the SSA Death Master File as deceased.

On January 31, 2019, PBGC-OIG with the assistance of (b)(6); (b)(7)(C) OIG interviewed (b)(6) at her residence. (b)(6) was fully aware that \$753.59 was being deposited into her joint bank account with (b)(6) at the 1st MidAmercia Credit Union. However, from July 2011 to November 2018, she assumed these funds were legitimate beneficiary funds from (b)(6) Laclede Steel pension plan, as (b)(6) communicated to her that she would continue to receive his pension funds upon his death. (b)(6) was under the assumption that these were survivor benefits from (b)(6) Laclede Steele pension plan.

On January 2, 2019, PBGC-OIG presented the case for prosecution to the United States Attorney's Office for the Eastern District of Missouri. On February 7, 2019, Eastern District of Missouri Assistant U.S. Attorney (AUSA) (b)(6) contacted PBGC-OIG to notify of her decision decline this matter for prosecution. AUSA (b)(6) cited the declination for prosecution is due to the fact there no criminal intent present on behalf of (b)(6)

On February 11, 2019, AIGI (b)(6) referred the case to (b)(6) Director of the Participant Services Department, Office of Benefits Administration for recovery of unentitled funds totaling \$66315.92.

## Criminal Referral and Disposition

(b)(5)-DPP

### Conclusion

The matter was referred to the Director of the Participant Services Department, Office of Benefits Administration for recovery of unentitled funds totaling \$66315.92.

### Disposition

This investigation is closed.

(b)(6), (b)(7)(C)

4/11/2025

Date

(b)(6), (b)(7)(C)

Assistant Inspector General for Investigations

### APPROVED:

(b)(6), (b)(7)(C)

4/11/2025

Date

(b)(6), (b)(7)(C)

Deputy Inspector General

12JAN2026

**19-0013-I Breach** - (b)(6) et al

**Complaint Summary:** On April 8, 2019, Privacy Officer Margaret Drake reported the breach of MyPBA account for PP (b)(6). Drake provided the following information:

From: Drake Margaret  
Sent: Monday, April 8, 2019 6:34:42 PM  
To: Westbrook Robert  
Cc: Quarles Conrad; Flood Curtis; Starr Judith; Hopkins LaCountiss  
Subject: Fwd: Breach

Looks like we have another one.

Margaret Drake  
Chief Privacy Officer  
Pension Benefit Guaranty Corporation

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From: Smith Tanya  
Sent: Monday, April 8, 2019 6:31:45 PM  
To: Privacy\_Breach; Thompson Cameron; Watson Latisha; Addison Courtney; Strang Judy; Mitchell Simone  
Cc: Bailey-Simmons Bernice; Feliciano Carmen; Drake Amanda; Tene Sandra; Lofton Gloria; Randolph Ronald; Smith Tanya  
Subject: RE: Breach

Good evening,

I am reporting the breach of PBGC's information.

The Customer Contact Center in Kingstowne received a call on Monday April 6, 2019 at approximately 5:05 pm from Participant (b)(6) for Delphi Hrly Rate EES Pension Plan. The call was transferred to me 50 minutes later when it was determined by CSR rep that a breach possibly occurred.

A call came into the CCC on January 22, 2019 to change address, phone #, EDD, and set up mypba. account with a suspicious looking email address- (b)(6) CRM shows that the address was changed to one in Utah but then changed back to the current address in (b)(6) which (b)(6) verified as his correct address. After Mypba was set up, Contact Info was changed as well as EDD. The March payment was rejected and a manual paper check was sent to Part's address, which he received. He went to his bank to find out why he didn't receive EDD and bank told him that no information on his account had changed in any way on their end. Part called PBGC on Mar 11, 2019 to change EDD back

to the account # and routing # he had prior to the change made in January 2019. March 14, the EDD was changed to a completely different account # and routing # and this is where his payment was deposited in April.

Part has had the same account # and routing # since 2014 prior to the unauthorized changes made this year. Part says he doesn't own a computer, never had an email address in his life. He says he never called to have his EDD changed nor mypba set up in January 2019.

A Password is being placed on part's account and mybpa is being disabled due to fraud. Part was transferred to POC and they were made aware that part didn't receive April payment and that EDD needed to be changed.

(b)(6) can be reached at (b)(6)

The PII involved: Breach Type\_ All PII, Mypba, EDD.

Immediate harm is known Xunknown.

The Office involved is CCC and Mypba..

Please let me know if you have any additional questions.

Tanya J. Smith  
Team Lead Customer Service Specialist  
Zimmerman Associates, Inc.  
5971 Kingstowne Village Parkway  
Alexandria, VA 22315  
Phone: 202-326-4000 Ext 8580  
smith.tanya@pbgc.gov

MyPBA administrator made the following determinations about the breach:

Here is what I was able to gather from MyPBA.

The participant's home address is (b)(6)

- The MyPBA account was created by (b)(6) YQQMT02, 2019-01-22 11:55:15, when the perpetrator called the contact center. The email address on file is (b)(6). The MyPBA username is JANURT56.

- User logged in successfully 2019-01-22 11:56.

- Profile information and contact information updated 2019-01-22 12:03:44 and email sent to

(b)(6)

- CRM interaction created 2019-01-22 12:10:03 to update contact information. The CRM Interaction Created was 33025165.
- Notification settings updated 2019-01-22 12:04:32 and email sent to (b)(6)
- EDD information updated 2019-01-22 12:07:19 and email sent to (b)(6). IP Address is 196.52.2.89 (New York, NY).
- Mailing information updated by YQQMT02 on 2019-01-22 12:05:52 and notification sent 2019-01-23 00:15:12 to email address: jjnjebk@mail.com.
- User logged in successfully 2019-01-23 02:18:49 and email sent to (b)(6)
- User logged in successfully 2019-01-23 07:32:28 and email sent to (b)(6) IP Address is 196.52.2.104 (New York, NY).
- User login failed 2019-01-24 04:47:46 and email sent to (b)(6).
- User logged in successfully 2019-01-24 04:56:01 and email sent to (b)(6) IP Address is 196.52.2.94 (New York, NY).
- User login failed 2019-01-24 04:59:45 and email sent to (b)(6)
- User logged in successfully 2019-01-28 17:26:36 and email sent to (b)(6) IP Address is 196.52.2.110 (New York, NY).
- Security information (username, password, secret question or answer) was updated 2019-01-28 17:28:30 and email sent to (b)(6)
- EDD was updated externally by VGGUDS3 on 2019-03-11 10:37:22. (This seems to be from the participant calling in.) Information updated in MyPBA 2019-03-12 01:00:31 and email sent to email address (b)(6) 2019-03-12 01:15:06.
- User logged in successfully 2019-03-14 02:49:36 and email sent to (b)(6). IP Address is 196.52.2.97 (New York, NY).
- EDD information updated 2019-03-14 02:53:53 and email sent to (b)(6) IP Address is 196.52.2.97 (New York, NY).
- User logged in successfully 2019-03-22 10:04:19 and email sent to (b)(6) IP Address is 196.52.2.102 (New York, NY).
- User logged in successfully 2019-04-08 10:02:10 and email sent to (b)(6)
- Account disabled by YYYHW60 2019-04-08 18:36:03 and email sent to (b)(6)

The fraudulent banking information seems to be

Routing: 072400052

Account: (b)(6)

Please let me know if you have any questions.

Thanks!

LaCountiss Hopkins, PMP, ISO  
Office of Benefits Administration  
202-326-4100 ext. 5165  
240-4SS-2217 (cell)

**Parent:**

**Related Case:** 24-0005-I  
**Current Status:** Closed - Final  
**Current Status Date:** 26JUL2025  
**Current Status Notes:** Linked to Operation Roundabout  
**Date Received:** 08APR2019  
**Date Initiated:** 09APR2019  
**Primary Investigator:** (b)(6); (b)(7)(C)  
**Other Investigator:**  
**Type:** Criminal  
**Subject Type:** [Unknown]  
**Restricted:** No  
**Category:** Pension Benefit Theft - Vulnerable Participant  
**Specific 1:** Theft by Other Person  
**Specific 2:** [None]  
**Received By:** Email  
**Complaint Source:** PBGC Employee - Management  
**Complainant Organization:**  
**Complainant Location:** PBGC - 5971 Alexandria, VA (Cust Call Cntr, Doc Mgmt Cntr)  
**Allegation Organization:**  
**Allegation Location:** [Unknown]  
**Pension Plan:** Delphi Hrly Rate EES Pension Plan

12JAN2026

## 19-0017-I PBGC Employees Data Match Project with the Department of Education, OIG

**Complaint Summary:** The purpose of this data matching project is to determine whether any PBGC employees have fraudulently applied through the Department of Education for a Total and Permanent Disability (TPD) discharge of their student loan debt, which requires the applicants to affirm that they are not earning income above the federal poverty guidelines and are totally and permanently disabled.

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On September 26, 2024, the investigation was indicted on 1 count of mail fraud. The investigation started with PBGC-OIG since the defendant was a PBGC employee in 2019 when the data match with DoEd OIG was conducted. However, the defendant transferred to USDA in the middle of the investigation, so PBGC-OIG transferred it over to USDA OIG and DoEd OIG. The indictment was dismissed by the USAO on February 28, 2025, it was discovered the defendant had died on November 10, 2024. This matter is closed.

**Parent:**

**Related Case:** 20-0023-C

**Current Status:** Closed - Final

**Current Status Date:** 14APR2025

**Current Status Notes:** On September 26, 2024, the investigation was indicted on 1 count of mail fraud. The investigation started with PBGC-OIG since the defendant was a PBGC employee in 2019 when the data match with DoEd OIG was conducted. However, the defendant transferred to USDA in the middle of the investigation, so PBGC-OIG transferred it over to USDA OIG and DoEd OIG. The indictment was dismissed by the USAO on February 28, 2025, it was discovered the defendant had died on November 10, 2024. This matter is closed.

**Date Received:** 25JUN2019

**Date Initiated:** 25JUN2019

**Primary Investigator:** (b)(6); (b)(7)(C)

**Other Investigator:**

**Type:** Criminal

**Subject Type:** Employee

**Restricted:** Yes

**Category:** Employee Integrity - PBGC

**Specific 1:** Other

**Specific 2:** Other

**Received By:** [Other]

**Complaint Source:** Investigative Initiative

**Complainant Organization:**

**Complainant Location:** [Other]

**Allegation Organization:**

**Allegation Location:** [Other]

**Pension Plan:** N/A

**Joint Investigation -Agency Name:** Department of Education, Office of Inspector General



February 3, 2020

### CLOSEOUT MEMORANDUM

**TITLE:** (b)(6)

**INVESTIGATOR:** (b)(6); (b)(7)(C) Special Agent

**OIG CASE NUMBER:** 19-0019-I

### Investigative Initiation

The PBGC Office of General Counsel contacted the PBGC-OIG regarding a fraudulent Qualified Domestic Relations Order (QDRO) submission that caused PBGC to deduct \$350.00 per month from PBGC Participant (b)(6) monthly pension disbursement.

In June 2019, (b)(6) filed a lawsuit against PBGC for erroneously deducting \$350.00 per month in QDRO child support, from July 2008 to July 2019, totaling \$46,550.00. Unaware the child subject of the QDRO was legally emancipated in June 2008, PBGC continued to issue and mail \$350.00 monthly checks to the child subject of the QDRO and his mother: (b)(6) in the care of (b)(6) legally emancipated in June 2008 and is currently 29 years old.

### Background

In January 2010, (b)(6) contacted PBGC and submitted, via fax, a QDRO dated March 23, 2004, ordering that \$350.00 was to be deducted from (b)(6) monthly PBGC retirement disbursement and sent to his child (b)(6). The QDRO stated that the \$350.00 deductions were to cease upon the child's emancipation (June 2008). However, in January 2010, when (b)(6) submitted the 2004 QDRO to PBGC, (b)(6) who is the child subject of QDRO, was already 19 years old and considered emancipated under Florida state law.

(b)(6) knowingly submitted a court document to PBGC 18 months after (b)(6) legally emancipated, causing PBGC to erroneously deduct \$350.00 from (b)(6) pension from July 2008 to July 2019 (133 months).

## Details of Investigation

On August 12, 2019, PBGC-OIG interviewed (b)(6) via phone. (b)(6) (b)(6) stated that in 2012, she and (b)(6) had a verbal agreement that (b)(6) would continue to authorize the \$350.00 child support payments to be deducted from his General Motor's retirement (PBGC issued payments), even after (b)(6) emancipation. During this interview, (b)(6) agreed to provide an affidavit, however, the affidavit was never provided, and she ceased communication with PBGC-OIG.

On August 13, 2019, (b)(6) provided PBGC-OIG with an affidavit denying that an agreement existed to continue to have child support payments deducted from his PBGC pension beyond the (b)(6) age of emancipation.

State Street Bank provided the negotiated checks in question to PBGC-OIG. Upon review, it was discovered that all but three checks were negotiated by (b)(6) (totaling \$45,500), and the remaining three checks were negotiated by (b)(6) (totaling \$1,050).

Due to the fraudulent submission of the QDRO court document in January 2010, (b)(6) caused PBGC to overpay her son, (b)(6) \$46,550.00.

On September 26, 2019, PBGC approved a back payment to (b)(6) in the amount of \$52,057.63 (\$46,550.00 plus interest).

## Criminal Referral and Disposition

(b)(5); (b)(6); (b)(7)(C)

## Conclusion

The U.S. Attorney's Office for the Northern District of Florida declined to prosecute this matter. On February 3, 2020, AIGI (b)(6); (b)(7)(C) referred the case to Jennifer Messina, Director of the Participant Services Department, Office of Benefits Administration for recovery of unentitled PBGC benefits, totaling \$46,550.00 (\$52,057.63 including interest).

## Disposition

This investigation is closed.

(b)(6); (b)(7)(C)

2/03/2020

(b)(6); (b)(7)(C)

\_\_\_\_\_  
Date

Special Agent

**APPROVED:**

(b)(6); (b)(7)(C)

2/3/2020

(b)(6); (b)(7)(C)

\_\_\_\_\_  
Date

Assistant Inspector General for Investigations

12JAN2026

**20-0003-I** (b)(6) – Identity Theft

**Complaint Summary:** On August 27, 2019, (b)(6) (Randstad / PBGC – Miami FBA) reported the following to PBGC-OIG regarding the below participant:

(b)(6) – CID 1847790 – 19933400 – Retirement Income Plan for Pilots of US Airways , Inc.

Address: (b)(6)

Phone: (b)(6)

Email: (b)(6)

“This Participant contacted PBGC stating that he has not received his pension payment since September 2018 (last payment received). His payment went to a different account starting in October 2018. He confirmed his direct deposit information has not changed since he came over to PBGC

(b)(6)

After reviewing the file we confirmed that the participant receives \$3,016.08 per month and that his direct deposit information was changed (appears to be through WebPBA) a couple of times.

- 1. Effective 10/01/2018 – (b)(6)
- 2. Effective 05/01/2019 – (b)(6)
- 3. Effective 07/01/2019 – (b)(6)

There are no interactions logged in CRM between May 2009 and this latest interaction in August 2019. In the file we see that an Income Verification letter was mailed to the participant on 12/20/2018 (probably requested through WebPBA) and it was mailed to the participant’s address.”

**Parent:** 19-0073-C  
**Related Case:** 24-0005-I  
**Current Status:** Closed - Final  
**Current Status Date:** 26JUL2025  
**Current Status Notes:** Linked to Operation Roundabout  
**Date Received:** 27AUG2019  
**Date Initiated:** 17OCT2019  
**Primary Investigator:** (b)(6)  
**Other Investigator:**  
**Type:** Hotline Contact  
**Subject Type:** [Unknown]  
**Restricted:** No  
**Category:** Pension Benefit Theft - Vulnerable Participant  
**Specific 1:** Theft by Other Person  
**Specific 2:** [None]  
**Received By:** IG Hotline - Email

**Complaint Source:** Contractor

**Complainant Organization:**

**Complainant Location:** FBA - Miami, FL

**Allegation Organization:**

**Allegation Location:** FBA - Miami, FL

**Pension Plan:** 19933400 – Retirement Income Plan for Pilots of US Airways , Inc.

**Joint Investigation -Agency Name:** DCIS

12JAN2026

**20-0006-I Breach -** (b)(6)

**Complaint Summary:** On November 1, 2019, PBGC Information Systems Owner (b)(6) (b)(6) reported a potential privacy breach to the PBGC privacy officer. According to (b)(6) source IP address 96.69.223.182 accessed the MyPBA accounts for Lehman Brothers Plan PP's (b)(6) and (b)(6) and Interfaith Medical Center Nurses Pension Plan PP (b)(6). On the same date, PBGC Information Technology Security Operations confirmed that a breach had occurred and impacted four additional PP's MyPBA accounts for Saint Vincent Catholic Medical PP (b)(6) Nortel Networks PP (b)(6) Memorial Hospital PP (b)(6) and Golden Bear Oil PP (b)(6).

**Parent:** 19-0013-I  
**Related Case:** 24-0005-I  
**Current Status:** Closed - Final  
**Current Status Date:** 26JUL2025  
**Current Status Notes:** Linked to Operation Roundabout  
**Date Received:** 08APR2019  
**Date Initiated:** 30JAN2020  
**Primary Investigator:** (b)(6)  
**Other Investigator:**  
**Type:** Criminal  
**Subject Type:** [Unknown]  
**Restricted:** No  
**Category:** Pension Benefit Theft - Vulnerable Participant  
**Specific 1:** Theft by Other Person  
**Specific 2:** [None]  
**Received By:** Email  
**Complaint Source:** PBGC Employee - Management  
**Complainant Organization:**  
**Complainant Location:** PBGC - 5971 Alexandria, VA (Cust Call Cntr, Doc Mgmt Cntr)  
**Allegation Organization:**  
**Allegation Location:** [Unknown]  
**Pension Plan:** Delphi Hrly Rate EES Pension Plan

12JAN2026

**20-0007-I Breach** (b)(6)

**Complaint Summary:** On November 1, 2019, PBGC Information Systems Owner (b)(6) (b)(6) reported a potential privacy breach to the PBGC privacy officer. According to (b)(6) source IP address 96.69.223.182 accessed the MyPBA accounts for Lehman Brothers Plan PP's (b)(6) and (b)(6) and Interfaith Medical Center Nurses Pension Plan PP (b)(6). On the same date, PBGC Information Technology Security Operations confirmed that a breach had occurred and impacted four additional PP's MyPBA accounts for Saint Vincent Catholic Medical PP (b)(6) Nortel Networks PP (b)(6) Arnold Gregory Memorial Hospital PP (b)(6) and Golden Bear Oil PP (b)(6).

**Parent:** 19-0013-I  
**Related Case:** 24-0005-I  
**Current Status:** Closed - Final  
**Current Status Date:** 26JUL2025  
**Current Status Notes:** Linked to Operation Roundabout  
**Date Received:** 08APR2019  
**Date Initiated:** 30JAN2020  
**Primary Investigator:** (b)(6)  
**Other Investigator:**  
**Type:** Criminal  
**Subject Type:** [Unknown]  
**Restricted:** No  
**Category:** Pension Benefit Theft - Vulnerable Participant  
**Specific 1:** Theft by Other Person  
**Specific 2:** [None]  
**Received By:** Email  
**Complaint Source:** PBGC Employee - Management  
**Complainant Organization:**  
**Complainant Location:** PBGC - 5971 Alexandria, VA (Cust Call Cntr, Doc Mgmt Cntr)  
**Allegation Organization:**  
**Allegation Location:** [Unknown]  
**Pension Plan:** Delphi Hrly Rate EES Pension Plan



April 11, 2025

CLOSEOUT MEMORANDUM

**TITLE:** (b)(6)

**INVESTIGATOR:** (b)(6); (b)(7)(C) Assistant Inspector General  
for Investigations

**OIG CASE NUMBER:** 20-0009-1

**Investigative Initiation**

In April 2021, PBGC's Office of Benefits Administration (PBGC-OBA) reported to the PBGC, Office of Inspector General (OIG) that Participant (b)(6) was reported as deceased, as of on October 29, 2018, through the Social Security Administration Death Master File.

(b)(6) was a participant in the Trans World Airlines Inc. Plan. PBGC paid (b)(6) a monthly pension benefit in the amount of \$1,102.28, that was deposited electronically into his bank account. (b)(6) died on (b)(6). Under the Plan, (b)(6) benefit payments should have ceased on the date of death. However, because the death was not reported in a timely manner to PBGC, the agency continued to deposit benefit payments into the bank account through December 1, 2019, resulting in a fourteen-month overpayment of \$15,431.92. PBGC-OIG therefore began investigating the identity of the person(s) who took physical possession of the benefit overpayments.

**Details of Investigation**

PBGC-OIG obtained a copy of the death certificate for (b)(6) from the State of New Mexico Vital Records, which confirmed he died on (b)(6). Unaware of (b)(6) death, from November 2018 to December 2019, PBGC continued to make monthly electronic deposits of \$1,102.28 into his U.S. Bank account. Since (b)(6) death, PBGC has made deposits totaling approximately, \$15,431.92. (b)(6) had a Straight Life Annuity pension, therefore, there were no survivor benefits.

PBGC-OIG served a subpoena on U.S. Bank for (b)(6) financial records. The records confirmed that From November 1, 2018 to December 1, 2019 PBGC had deposited \$1,120.28 per month into (b)(6) account. The PBGC monthly disbursement was one of two sources of funds that were deposited into the account, the second being SSA benefits of \$1269.00 per month.

The financial statements revealed that this account was solely owned by (b)(6) at the time of his death. However, the account was previously jointly owned with (b)(6) until October 31, 2017, at which time, (b)(6) was removed from the account. The records disclosed that (b)(6) signed a US Bank document entitled “Personal Signature Card Addendum – Remove Owner” that authorized US Bank to remove (b)(6) name from the account.

Additionally, the records also disclosed that, every month, from November 2018 to December 2019, PBGC and SSA deposits were withdrawn via ATM or expended via debit transactions at various retail establishments in the Albuquerque, NM area. There are also two companies that electronically withdrew funds on a monthly basis after (b)(6) date of death, Allstate Insurance (\$72.08) and Cash Net USA (\$272.38).

Furthermore, there were three handwritten paper checks all dated April 1, 2019, with (b)(6) signature, for amounts ranging from \$59.55 to \$265.00. Lastly, from November 2018 to October 2019, (b)(6) electronically issued (12) paper checks in his name from (b)(6) account to “Checkmate” in amounts ranging from \$24.61 to \$45.25.

*Interview with* (b)(6)

On May 5, 2021, (b)(6) was interviewed in (b)(6) detailed that he and (b)(6) were romantic partners for about 29 years, however, they were never legally married. (b)(6) confirmed he had access to (b)(6) U.S. Bank account while he was alive and also after his death. (b)(6) denied conducting the ATM, debit, and cash back transactions from (b)(6) U.S. Bank account. (b)(6) declared he was willing to repay the PBGC and SSA funds that he definitively knows were his transactions.

To date, PBGC’s total loss is \$15,431.92, SSA’s total loss is \$16,423.00; combined total loss to the U.S. Government is \$31,854.92.

## **Criminal Referral and Disposition**

(b)(5)-DPP

## Conclusion

On June 3, 2021, OIG referred the matter to OBA for recovery of the \$15,431.92 in PBGC benefits.

## Disposition

This investigation is closed.

(b)(6); (b)(7)(C)

4/11/2025

Date

(b)(6); (b)(7)(C)

Assistant Inspector General for Investigations

## APPROVED:

(b)(6); (b)(7)(C)

4/22/2025

Date

(b)(6); (b)(7)(C)

Deputy Inspector General



July 26, 2021

CLOSEOUT MEMORANDUM

**TITLE:** (b)(6)

**INVESTIGATOR:** (b)(6); (b)(7)(C) Special Agent

**OIG CASE NUMBER:** 20-0010-1

**Investigative Initiation**

On February 21, 2020, PBGC, Participant Services Department (PSD) contacted the OIG Investigations Division regarding potential fraud related to deceased PBGC participant (b)(6)

(b)(6) died on (b)(6) Under (b)(6) pension plan, benefit payments should have ceased on the date of death. However, because the death was not reported in a timely manner to PBGC, the agency continued to deposit benefit payments into her bank account through January 1, 2019.

PSD attempted a standard reclamation on the bank account for the total overpayment. However, the reclamation was only successful in recovering three months of payments (\$382.05), leaving an outstanding overpayment of 28-months, totaling \$3,565.80. Therefore, PBGC-OIG began investigating the identity of the person(s) who took physical possession of the benefit overpayments from the account.

**Details of Investigation**

In March 2020, SA (b)(6); (b)(7)(C) initiated an investigation of (b)(6) and (b)(6) SA (b)(6); (b)(7)(C) referred the allegation to SA (b)(6); (b)(7)(C) with the Social Security Administration (SSA), OIG due to the possibility that the beneficiary, (b)(6) was deceased and as a result, both PBGC and SSA benefits were paid out for years after her death.

SA (b)(6); (b)(7)(C) located (b)(6) death certificate from the Illinois Division of Vital Records which reflected her date of death as (b)(6) The address associated to the certificate was (b)(6) (b)(6) death was caused by cancer of the pancreas. SA (b)(6); (b)(7)(C)

July 26, 2021

Page 2

determined this death was unreported to the SSA and benefits were paid for at least three years after her death.

Further investigation revealed funds were withdrawn and/or transferred monthly from the JPMorgan Chase bank account where (b)(6) had her PBGC pension and SSA benefits deposited. The bank records revealed subjects (b)(6) were transferring and/or withdrawing the month from (b)(6) bank account.

As of July 2021, all attempts to interview (b)(6) were unsuccessful.

Based on the overpayment calculation provided by the SSA, (b)(6) benefits were overpaid a total of \$50,235.00 from June 2016 through March 2020. (b)(6) benefits were terminated in March 2020.

## Criminal Referral and Disposition

(b)(5)-DPP

## Conclusion

On July 26, 2021, OIG referred the matter to PSD for recovery of the \$3,565.80 in PBGC benefits paid to (b)(6) after her death.

## Disposition

This investigation is closed.

(b)(6); (b)(7)(C)

(b)(6)

Special Agent

7/26/2021

Date

July 26, 2021

Page 3

**APPROVED:**

(b)(6); (b)(7)(C)

(b)(6); (b)(7)(C)

Assistant Inspector General for Investigations

7/26/2021

Date

12JAN2026

**20-0012-I** (b)(6)

**Complaint Summary:** On May 28, 2020, PBGC OIG received a call to the hotline from:  
Jill Smith  
Financial Controller  
Mid-Michigan Guardianship Services  
600 W Maple St, Ste C  
Lansing, MI 48906  
Direct Dial: 517.999.0831  
Fax: 517.372.1518

Concerning PP (b)(6) missing payments for the months of April and May 2020, (b)(6) was contacted by the case agent on May 29, 2020, according to (b)(6) it is her belief that (b)(6) monthly payments were taken by a bartender at a bar (b)(6) frequented named "Mandy"

**Parent:**

**Related Case:**

**Current Status:** Closed - Final  
**Current Status Date:** 24JUL2025  
**Current Status Notes:** Investigation closed  
**Date Received:** 29MAY2020  
**Date Initiated:** 01JUN2020  
**Primary Investigator:** (b)(6)  
**Other Investigator:**  
**Type:** Criminal  
**Subject Type:** [Unknown]  
**Restricted:** No  
**Category:** Breach  
**Specific 1:** Network  
**Specific 2:** MyPBA  
**Received By:** IG Hotline - Phone  
**Complaint Source:** State/Local - Non-Law Enforcement Agency  
**Complainant Organization:**  
**Complainant Location:** [Other]  
**Allegation Organization:**  
**Allegation Location:** [Other]  
**Pension Plan:** US Airways



April 11, 2025

## CLOSEOUT MEMORANDUM

**TITLE:** (b)(6)

**INVESTIGATOR:** (b)(6) Assistant Inspector General  
for Investigations

**OIG CASE NUMBER:** 20-0014-I

### Investigative Initiation

In May 2020, Pension Benefit Guaranty Corporation (PBGC), Office of Inspector General (OIG) conducted a data matching project with the Ohio Department of Health to identify persons reported as deceased to the state of Ohio yet were still receiving PBGC monthly benefits.

As part of our proactive data matching project, the PBGC-OIG Investigations Division discovered that PBGC participant (b)(6) died on (b)(6) (b)(6). However, (b)(6) PBGC monthly benefits continued to be disbursed into his PNC Bank account from June 1, 2018 to August 1, 2020, totaling \$15,626.03 in overpayments.

### Details of Investigation

We confirmed that (b)(6) died in Cincinnati, OH on May 7, 2018. (b)(6) death was not reported to PBGC; therefore, he has remained in active pay status since his date of death. From June 2018 to August 2020, (b)(6) (b)(6) received a PBGC monthly benefit of \$594.37, totaling \$15,626.03 in payments made after date of death.

The investigation revealed that, as of September 2020, the balance remaining in the PNC Bank account where (b)(6) PBGC benefits were deposited, greatly exceeded the overpayment amount of \$15,626.03. Ultimately, the investigation disclosed that there were available funds for full recovery in his account.

## Criminal Referral and Disposition

(b)(5)-DPP

## Conclusion

The matter was referred to the Director of the Participant Services Department, Office of Benefits Administration for recovery of unentitled funds totaling \$15,626.03

## Disposition

This investigation is closed.

(b)(6); (b)(7)(C)

4/11/2025

(b)(6); (b)(7)(C)

Date

Assistant Inspector General for Investigations

## APPROVED:

(b)(6); (b)(7)(C)

4/11/2025

(b)(6); (b)(7)(C)

Date

Deputy Inspector General



April 11, 2025

CLOSEOUT MEMORANDUM

**TITLE:** (b)(6)

**INVESTIGATOR:** (b)(6); (b)(7)(C) Assistant Inspector General  
for Investigations

**OIG CASE NUMBER:** 21-0001-I

**Investigative Initiation**

(b)(6) was a participant in the Consolidated Retirement Plan for Fleming Companies Inc. (Plan), a terminated defined benefit pension plan now trusteesd by PBGC. PBGC paid (b)(6) a monthly pension benefit in the amount of \$400.08. On a monthly basis, this money was deposited via electronic fund transfer into his Wells Fargo Bank checking account.

(b)(6) died on (b)(6). Under the Plan, (b)(6) benefit payments should have ceased on his date of death. However, because the death was not reported in a timely manner to PBGC, the agency continued to deposit benefit payments into his bank account through November 1, 2020. This resulted in a 24-month overpayment, totaling \$9,601.92. Under the Plan, (b)(6) was receiving straight life annuity pension benefits, thus, there were no benefits payable to the estate or a beneficiary after (b)(6) death. The PBGC Office of Inspector General (OIG) subsequently began investigating the identity of the person(s) who took physical possession of the benefit payments post date of death.

In November 2020, PBGC-OIG notified the Social Security Administration (SSA), OIG of potential fraud concerning the SSA benefits of (b)(6) SSA-OIG determined that (b)(6) death was also not reported to SSA, and that from December 2018 to November 2020, over \$50,000 in unentitled SSA benefits were deposited into the same above-mentioned Wells Fargo Bank account.

## Details of Investigation

On October 29, 2020, PBGC-OIG subpoenaed Wells Fargo Bank for (b)(6) financial records and sent a Right to Financial Privacy Act (RFPA) letter to the (b)(6) estate. On November 6, 2020, (b)(6) (b)(6) contacted PBGC-OIG SA (b)(6); (b)(7)(C) via phone, to discuss the RFPA letter he received regarding the subpoena. (b)(6); (b)(7)(C) explained that he is the executor for (b)(6); (b)(7)(C) estate and that they are biologically related. SA (b)(6); (b)(7)(C) clarified that PBGC-OIG was conducting an inquiry to ascertain if the PBGC benefits deposited after the date of death were still in the account or if the funds had been withdrawn. (b)(6) acknowledged that he has had control of the Wells Fargo Bank account since (b)(6) death, and that he did not intend to contest the subpoena.

The following is a summary analysis for the Wells Fargo Bank financial documents:

- The primary and sole owner of the account was (b)(6) (b)(6) as of November 17, 2020, the account remains open.
- The account balance on November 30, 2018 was \$0.73. This was the last financial statement with legitimate and entitled PBGC and SSA deposited benefits.
- From December 1, 2018 to November 17, 2020, PBGC deposited \$400.08 per month, totaling \$9,601.92; and SSA deposited, on average, \$2,200 per month, totaling \$52,806.
- Additionally, every month from December 2018 to September 2019, the PBGC and SSA deposits were withdrawn at Wells Fargo ATMs or expended via point-of-sale transactions at various retail establishments in the Jacksonville, Florida area.
- Lastly, from October 2019 to November 2020, \$39,000 of the PBGC and SSA deposited funds were transferred to a different account owned by another person named (b)(6)
- In summary, From December 1, 2018 to November 1, 2020, the total amount of U.S. government benefits deposited into the account was \$62,407.92, and the total amount expended and/or transferred from the account after the date of death was \$45,487.72.

On December 11, 2020, SA Roger Coursey of SSA-OIG conducted a telephonic interview with (b)(6). The following is a summary of the interview:

(b)(6) reported that he sold his house the previous week and had moved to (b)(6). He explained that his great uncle, who had the same name, had passed away on (b)(6) and that he was the executor of his estate. He went on to say that he knew about the account at Wells Fargo and he was the one who removed funds from the account. At first, he stated that he did not know where the funds were coming from, but assumed it was some sort of retirement for his uncle. He later admitted that he knew the funds were from SSA and PBGC because he had online access to the account and had seen the deposits going into the account. He denied having knowledge that it was wrong to remove the funds from the account, or that it was improper or illegal. (b)(6) reported that he first began taking money from the account when he was unemployed and unable to pay his bills without the funds. He stated that he removed money from the account through ATM withdrawals at first and then removed the money through transfers to his own account.

(b)(6) exclaimed that he only used the money to pay normal living expenses and would be willing to pay the money back over time if given the chance. He also expressed sorrow for what he had done but claimed that he only knew it was wrong after he spoke with SA (b)(6).

## Criminal Referral and Disposition

(b)(5)-DPP

## Conclusion

The matter was referred to the Director of the Participant Services Department, Office of Benefits Administration for recovery of unentitled funds totaling \$9,601.92.

## Disposition

This investigation is closed.

(b)(6); (b)(7)(C)

4/11/2025

(b)(6); (b)(7)(C)

Date

Assistant Inspector General for Investigations

**APPROVED:**

(b)(6); (b)(7)(C)

4/22/2025

(b)(6); (b)(7)(C)

Date

Deputy Inspector General

12JAN2026

**21-0007-I** (b)(6) MyPBA Account Breach

**Complaint Summary:** PBGC OIG received the following referral:

Participant: (b)(6)

CID: 329013

Plan: 10485001- Eastern Airlines

This report came from PBGC and this is what it says:

"I received a report where there seems to be suspicious activity on the participant (b)(6) MyPBA account.

Her MyPBA account was disabled 3/6/2018 at 2:51 PM based on the following note in MyPBA: fraud part didn't set up MyPBA account; the account was re-enabled 1/8/2019 at 5:45 PM. The payment destination changed 5 times from 3/6/2020 - 1/31/2021.

I tried calling the number on the MYPBA recent request that is currently in IP5 but the number is not in service.

Thanks.

Sherril

**Parent:**  
**Related Case:** 24-0005-I  
**Current Status:** Closed - Final  
**Current Status Date:** 26JUL2025  
**Current Status Notes:** Linked to Operation Roundabout  
**Date Received:** 13MAR2021  
**Date Initiated:** 23MAR2021  
**Primary Investigator:** (b)(6)  
**Other Investigator:**  
**Type:** Criminal  
**Subject Type:** [Unknown]  
**Restricted:** No  
**Category:** Breach  
**Specific 1:** Network  
**Specific 2:** MyPBA  
**Received By:** IG Hotline - Email  
**Complaint Source:** OIG Employee  
**Complainant Organization:**

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**Complainant Location:** PBGC - 1200 K St, NW Wash, DC

**Allegation Organization:**

**Allegation Location:** [Unknown]

**Pension Plan:** Eastgern Airlines

THIS DOCUMENT CANNOT BE RELEASED OR FURTHER DISSEMINATED WITHOUT EXPRESS WRITTEN APPROVAL



July 7, 2022

CLOSEOUT MEMORANDUM

**TITLE:** (b)(6)

**INVESTIGATOR:** (b)(6); (b)(7)(C) Special Agent

**OIG CASE NUMBER:** 21-0011-I

**Investigative Initiation**

In March 2021, Pension Benefit Guaranty Corporation (PBGC), Office of Inspector General (OIG) launched a data matching initiative to identify deceased PBGC participants that were still in active pay status. PBGC participant data was cross-referenced with U.S. Department of Health and Human Services (HHS) data to identify potential matches. One of the participants identified from this data matching project was (b)(6) who died on (b)(6)

Under (b)(6) pension plan, benefit payments should have ceased on the date of death. However, because the death was not reported in a timely manner to PBGC, the agency electronically deposited benefits into an Exchange Bank of Alabama account through December 1, 2020. This ultimately resulted in an overpayment of 71-months, totaling \$37,630.00. Additionally, (b)(6) selected a straight life annuity form of pension benefit, therefore, no benefits were payable to an estate or beneficiary after his death. Consequently, PBGC-OIG began investigating the identity of the person(s) who took physical possession of the benefit overpayments.

**Details of Investigation**

***Death Certificate***

PBGC-OIG obtained a copy of the death certificate for (b)(6) from the Alabama Center for Health Statistics, which confirmed he died on (b)(6) (b)(6) the informant was listed as (b)(6)

### ***PBGC Benefit Records***

A review of PBGC internal records revealed there were no attempts made, by any party, to report (b)(6) death to PBGC in January 2015 or any date thereafter.

Under (b)(6) pension plan, he opted for a Single Life Annuity coverage, therefore, there were no benefits payable to anyone after his death.

### ***The Exchange Bank of Alabama Records***

PBGC-OIG obtained and reviewed (b)(6) records for his Exchange Bank of Alabama account ending in 4866. The record showed that as of January 2012, (b)(6) was named as the Power of Attorney and had full access to the account.

The records also confirmed that PBGC deposited \$530.00 into (b)(6) account monthly. Additionally, the PBGC monthly disbursements were one of two sources of income funding the account, the other being (b)(6) Social Security Administration (SSA) benefits of \$1565.00 per month. The financial statements also disclosed the PBGC and SSA monthly deposits were withdrawn via account transfer on multiple occasions.

### ***SSA Office of Inspector General Referral***

In May 2021, PBGC-OIG notified the Social Security Administration (SSA), OIG of potential fraud concerning the SSA benefits of (b)(6) SSA-OIG determined that (b)(6) death was also not reported to SSA, and that from February 2015 to November 2020, over \$106,000 in unentitled SSA benefits were deposited into the same above-mentioned Exchange Bank of Alabama account.

### ***Target Interview***

On October 14, 2021, SSA-OIG Special Agents interviewed (b)(6) at the local SSA office in Gadsden, AL. During the interview, (b)(6) claimed that she thought she was entitled to he PBGC and SSA benefits as a survivor and because she was Power of Attorney over her father's Estate. (b)(6) also admitted to using (b)(6) PBGC and SSA benefits for personal use to pay bills and for other various living expenses. (b)(6) expressed that she was willing to reimburse PBGC and SSA.

## Criminal Referral and Disposition

(b)(6); (b)(5)-DPP

### Conclusion

With the declination from the USAO, PBGC-OIG has closed the criminal investigation into the overpayments made to (b)(6) from February 1, 2015, to December 1, 2020. On July 7, 2022, the OIG referred the matter to the Office of Benefits Administration for recovery of the \$37,630.00 in PBGC benefits paid to (b)(6) after his death.

### Disposition

This investigation is closed.

(b)(6); (b)(7)(C)

07/07/2022

(b)(6); (b)(7)(C)

Date

Special Agent

### APPROVED:

(b)(6); (b)(7)(C)

(b)(6); (b)(7)(C)

Date

Assistant Inspector General for Investigations



July 22, 2022

CLOSEOUT MEMORANDUM

**TITLE:** (b)(6)

**INVESTIGATOR:** (b)(6); (b)(7)(C) Special Agent

**OIG CASE NUMBER:** 21-0013-I

**Investigative Initiation**

In March 2021, Pension Benefit Guaranty Corporation (PBGC), Office of Inspector General (OIG) launched a data matching initiative to identify deceased PBGC participants that were still in active pay status. PBGC participant information was cross-referenced with U.S. Department of Health and Human Services (HHS) data to identify potential matches. One of the participants identified from this project was (b)(6) who died on (b)(6)

Under (b)(6) pension plan, benefit payments should have ceased on the date of death. However, because the death was not reported to PBGC, the agency continued to electronically deposit monthly benefits of \$2,373.10 into (b)(6) Bank of America (BoA) checking account through July 2021. This ultimately resulted in an overpayment of 15-months, totaling \$35,396.50.

Therefore, PBGC-OIG Office of Investigations began investigating the identity of the person(s) who took physical possession of the benefit overpayments.

**Details of Investigation**

**Mississippi Death Certificate**

The Office of Investigations obtained a copy of the death certificate for (b)(6) (b)(6) from the State of Mississippi Department of Health. The certificate confirmed she died on (b)(6), at the address of (b)(6) (b)(6). The informant on the death certificate is (b)(6), the sister of (b)(6)

### ***PBGC Benefit Records***

A review of PBGC internal records revealed there were no attempts made, by any party, to report (b)(6)'s death to PBGC in April 2020, or any date thereafter.

Under the pension plan, (b)(6) opted for a Single Life Annuity coverage, therefore, there were no benefits payable to anyone after her death.

### ***Bank of America Records***

The Office of Investigations obtained and reviewed (b)(6)'s BoA records for account ending in (b)(6). The records confirmed, from May 1, 2020 to July 1, 2021, PBGC deposited \$2,373.10 per month into (b)(6) account, totaling \$35,596.50. As of July 1, 2020, the PBGC monthly disbursements were the only source of income funding the account.

From May 1 to June 24, 2020, the Social Security Administration (SSA) made two deposits into (b)(6) account, totaling \$4,462.20. However, on July 27 and August 14, 2020, SSA conducted a successful reclamation and recovered the \$4,462.20 in SSA benefits deposited after (b)(6) death. It is reasonable to conclude that after SSA conducted the reclamation on the account, BoA became aware of (b)(6) death and subsequently froze the account from further withdrawal transactions, as the last withdrawal occurred on July 6, 2020.

The BoA records also disclosed, from April 16, 2020 to July 6, 2020, a total of \$10,217.78 in PBGC deposits were withdrawn via ATM withdrawals and various debit transactions in the Florence, Mississippi and Orange, New Jersey areas. Specifically, the ATM withdrawals totaled \$4,984.50, and debit card transactions totaled \$2,177.01. As of July 7, 2020, there have been no debits or withdrawals from the account. As of June 22, 2021, there is a balance of \$25,178.72 remaining in the account.

Lastly, an address change was discovered on the BoA statement beginning September 23, 2020. The address for the account was changed from (b)(6)

(b)(6) to (b)(6)

### ***Rankin County Mississippi Property Tax Records***

According to Rankin County Mississippi property tax records, (b)(6) (b)(6) is owned by (b)(6)

### **Target Letter**

On January 27, 2022, the Department of Justice, U.S. Attorney's Office (USAO) for the Southern District of Mississippi mailed a letter to (b)(6) indicating that she may have violated federal criminal law related receiving and keeping government funds. The letter advised her to obtain legal representation and to have that attorney contact the Assistant U.S. Attorney (AUSA) assigned to the matter.

### **Interview of (b)(6)**

On April 6, 2022, (b)(6) left a voicemail with the USAO for the Southern District of Mississippi; in the voicemail, Ms. (b)(6) indicated she had received the target letter [dated January 27, 2022] from the Department of Justice and that she had questions about the letter. On April 13, 2022, SA (b)(6); (b)(7)(C) contacted (b)(6) regarding her inquiry.

During the conversation, (b)(6) volunteered the following information:

In June or July 2020, (b)(6) contacted Avaya Inc. to report the death of her sister. Avaya notified her that (b)(6) had AT&T stock held with Avaya.

Avaya sent Ms. (b)(6) paperwork for transferring the stock to the Estate of (b)(6) (b)(6)

After the death of her sister, (b)(6) also notified the Social Security Administration (SSA) and Bank of America of the death.

(b)(6) was aware of her sister's PBGC benefits, however, did not know where the monthly PBGC pension benefits were being deposited; she surmised it was the BoA account owned by (b)(6). SA (b)(6); (b)(7)(C) confirmed the monthly PBGC pension benefits were disbursed into a BoA account and that benefit overpayments were made in the amount of approximately \$2,400 per month from May 2020 to July 2021. (b)(6) stated that if the pension benefits were deposited into (b)(6) BoA account, the money should still be in the account, as (b)(6) claimed she did not expend any money from (b)(6) (b)(6) BoA account.

At the end of the conversation, SA (b)(6); (b)(7)(C) expressed to (b)(6) that she should have her attorney contact the USAO for the Southern District of Mississippi as detailed in the January 27, 2022 letter.

## Criminal Referral and Disposition

(b)(5)-DPP

### Conclusion

On July 22, 2022, the OIG referred the matter to the Office of Benefits Administration for reclamation of \$25,178.72 from BoA, and the recovery of the outstanding balance of \$10,417.78 in PBGC benefits expended after the death of

(b)(6)

### Disposition

This investigation is closed.

(b)(6); (b)(7)(C)

Special Agent

07/22/2022

Date

### APPROVED:

(b)(6); (b)(7)(C)

Assistant Inspector General for Investigations

Date



September 14, 2021

CLOSEOUT MEMORANDUM

**TITLE:** (b)(6)

**INVESTIGATOR:** (b)(6); (b)(7)(C) Special Agent

**OIG CASE NUMBER:** 21-0018-I

**Investigative Initiation**

In February 2017, Pension Benefit Guaranty Corporation (PBGC), Office of Inspector General (OIG) Assistant Inspector General for Investigations (AIGI) launched a data matching initiative to identify deceased PBGC participants that were still in active pay status. PBGC participant data was cross-referenced with U.S. Department of Health and Human Services (HHS) data to identify potential matches. PBGC-OIG then searched state death records in instances where the suspected PBGC participant had died. One of the participants identified from this data matching project was (b)(6), who died on (b)(6)

Under (b)(6) pension plan, benefit payments should have ceased on the date of death. However, because the death was not reported in a timely manner to PBGC, the agency sent checks to his address on file through August 1, 2021. This ultimately resulted in an overpayment of 10-months, totaling \$11,429.15. Therefore, PBGC-OIG began investigating the identity of the person(s) who took physical possession of the benefit overpayments.

**Details of Investigation**

PBGC-OIG obtained a copy of the death certificate for (b)(6) from the Ohio Department of Health, Vital Statistics, which confirmed he died on (b)(6) (b)(6)

**PBGC Benefit Records**

PBGC records confirmed that (b)(6) selected a “Single Life Annuity” form of pension. This annuity did not provide any payable benefits to an estate or spouse, therefore, (b)(6) PBGC benefits should have ceased on this date of death.

**First National Bank Records**

PBGC-OIG reviewed financial records subpoenaed from First National Bank. The records definitively showed, from September 2020 to June 2021, (b)(6) the son of (b)(6), negotiated 20 PBGC issued checks intended for (b)(6) (b)(6) endorsed and negotiated the 20 checks under an account solely owned by him at the First National Bank in Steubenville, Ohio.

In total, (b)(6) converted \$11,429.15 in PBGC benefits for his own personal use.

Our review of internal documents and financial records showed that (b)(6) knowingly deceived PBGC by fraudulently collecting pension benefits intended for his deceased father.

**Criminal Referral and Disposition**

(b)(5)-DPP

**Conclusion**

On September 14, 2021, OIG referred the matter to the Office of Benefits Administration for recovery of the \$11,429.15 in PBGC benefits paid to (b)(6) (b)(6) after his death.

**Disposition**

This investigation is closed.

(b)(6), (b)(7)(C)

Special Agent

9/14/2021

Date

**APPROVED:**

(b)(6), (b)(7)(C)

Assistant Inspector General for Investigations

9/14/2021

Date



April 11, 2022

## CLOSEOUT MEMORANDUM

**TITLE:** (b)(6)

**INVESTIGATOR:** (b)(6); (b)(7)(C) Special Agent

**OIG CASE NUMBER:** 22-0004-I

### Investigative Initiation

On June 19, 2020, United Airlines Management pension plan participant (b)(6) (b)(6) (CID: (b)(6)) contacted the PBGC Customer Contact Center (CCC) and reported she had not received a payment from PBGC since October 2019, as she was missing payments from November 2019 to June 2020, totaling \$13,700.72.

During this phone call, (b)(6) provided the name of her bank as American Savings Bank, Routing: 321370765, Account: (b)(6). The PBGC representative explained both the routing and account number were discrepant than what PBGC had on file. The PBGC representative stated that agency records showed her banking information as routing number: 071000152 and account number: (b)(6). (b)(6) stated, "you're giving my money to somebody else," and detailed that her banking information had not changed. Due to the fact (b)(6) stated her banking information was changed without her knowledge, a fraud alert was placed on her PBGC account, and the agency began the process for reimbursement of the alleged fraudulent payments.

On December 16, 2020, PBGC referred this allegation of payment diversion to the Office of Inspector General (OIG) for investigation

### Details of Investigation

#### *PBGC Customer Contact Center Recordings*

On October 1, 2019 at 17:12 EST, (b)(6) contacted the CCC to change her direct deposit to an Edward Jones checking account.

April 11, 2022

Page 2

(b)(6), with the assistance of her Edwards Jones Financial Advisor (b)(6) stated she wanted to change her direct deposit information to her Edward Jones checking account. (b)(6) provided routing number: 071000152 and account number: (b)(6). The PBGC representative repeated both numbers and (b)(6) confirmed both the routing and account numbers were correct and that she was the sole account owner. The pension payments into this new account took effect on November 1, 2019.

On June 19, 2020 at 19:11EST, (b)(6) contacted the CCC to report she was missing her PBGC pension payments from November 2019 to June 2020.

The PBGC representative confirmed that the agency had been depositing (b)(6) benefits into the Edward Jones checking account (routing number: 071000152 and account number: (b)(6)) which was updated during the October 1, 2019 phone call to the CCC. (b)(6) stated that her “checking account has been the same all the way through.” The PBGC representative conducted research and found no interruption of payments. (b)(6) explained her bank (American Savings Bank) showed no receipt of payments since October 1, 2019.

The PBGC representative confirmed the banking information with (b)(6) (b)(6) provided the name of her bank as American Savings Bank, Routing: 321370765, Account (b)(6). The PBGC representative explained that both the routing and account number were discrepant than what PBGC had on file. The PBGC representative stated agency records showed routing number: 071000152 and account number: (b)(6) for (b)(6) direct deposit information. (b)(6) exclaimed, “you’re giving my money to somebody else,” implying that her bank account information was changed without her knowledge.

(b)(6) confirmed her banking information had not changed, and that she had not switched banks. (b)(6) claimed that it took her over 8 months to notice her PBGC pension payments were not being deposited into her American Savings Bank account because she “gets income from additional sources.”

On January 11, 2021 at 14:55 EST, (b)(6) and her Edward Jones Financial Advisor, (b)(6), contacted the CCC regarding the reclamation of her PBGC pension payments.

(b)(6) explained that (b)(6) was previously receiving her pension payments directly into her Edward Jones checking account (account (b)(6)), and that sometime in the summer of 2020 (the June 19, 2020

phone call), (b)(6) changed her direct deposit with PBGC to her American Savings Bank checking account. (b)(6) detailed that on January 4, 2021, PBGC reclaimed \$1,712.59 from (b)(6) Edward Jones account, and there were seven additional reclamation attempts on the account of \$1,712.59 each. (b)(6) inquired as to where the \$1,712.59 went and as to why PBGC was attempting to reclaim this money.

The PBGC representative explained that a fraud alert was placed on her account in June 2020 because (b)(6) contacted the CCC and stated that her direct deposit was changed, effective November 1, 2019, without her knowledge. The fraud alert notated that, according to (b)(6), she did not receive eight months (November 2019 to June 2020) of her benefits totaling \$13,700.72. The PBGC representative asked (b)(6) if the above information was correct; she stated it sounded “vaguely familiar.”

(b)(6) confirmed (b)(6) PBGC benefits from November 2019 to July 2020, that were supposedly disbursed into a fraudulent account, were deposited into (b)(6) Edward Jones checking account, and consequently there was no fraudulent activity. Because (b)(6) confirmed no fraudulent activity occurred, he asked that PBGC stop attempting to reclaim money from (b)(6) Edward Jones account and replace the \$1,712.59, that was previously reclaimed.

(b)(6) asked where the benefits went after PBGC conducted the reclamation on the Edward Jones account; the PBGC representative explained that (b)(6) was in the process of being reimbursed by PBGC for the 8 months of alleged payments that were diverted, and that money would go into the bank on file (American Savings Bank). (b)(6) interjected and stated to (b)(6) “that would explain why your (American Savings Bank) balance is higher than normal.”

**PBGC Reimbursement Action to (b)(6)**

On December 17, 2020, PBGC began the process for reimbursement of \$15,413.31 to (b)(6) this was for nine months (November 2019 to July 2020) of (b)(6) payments that were claimed to have been diverted into the fraudulent Edward Jones checking account. As a condition of reimbursement, (b)(6) was instructed to complete a notarized Affidavit for Non-Receipt of Benefits, attesting she did not derive an economic benefit from the redirected payments. This affidavit was sent to (b)(6) confirmed address of (b)(6) (b)(6)

On December 29, 2020, PBGC issued a "special check" for the reimbursement of the alleged redirected payments from November 2019 to January 2020, totaling \$5,137.77 (\$5,152.00 with interest), this payment was electronically deposited into (b)(6) American Savings Bank (Account: (b)(6)).

On January 8, 2021, PBGC issued a "special check" for the reimbursement of the alleged redirected payments from February to April 2021, totaling \$5,137.77 (\$5,163.69 with interest), this payment was electronically deposited into (b)(6) American Savings Bank (Account: (b)(6)).

On January 25, 2021, PBGC issued a "special check" for the reimbursement of the alleged redirected payments from May to July 2020, totaling \$5,137.77 (\$5,152.57 with interest), this payment was electronically deposited into (b)(6) American Savings Bank (Account: (b)(6)).

### ***PBGC Reclamation Action on the Fraudulent Edward Jones Account***

Due to (b)(6) reporting the alleged payment diversion, on January 6, 2021, PBGC attempted a reclamation on the assumed fraudulent Edward Jones account (Account: (b)(6)). The reclamation was submitted for the total amount claimed to have been diverted into this account, \$15,413.31; however, only \$1,712.59 was successfully reclaimed.

### ***PBGC Follow Up Action Regarding (b)(6)***

On January 26, 2021, PBGC completed the full reimbursement to (b)(6) totaling \$15,413.31. However, (b)(6) still had not completed a notarized Affidavit for Non-Receipt of Benefits. Therefore, on June 26 and August 31, 2021, PBGC resent the Affidavit for Non-Receipt of Benefits to (b)(6). To date, (b)(6) has failed to complete the affidavit attesting she did not receive economic benefit from the PBGC money that was deposited into the supposed fraudulent Edward Jones account. Since September 2021, PBGC has also attempted to contact (b)(6) multiple times via phone, those attempts have been ignored by (b)(6).

### **Criminal Referral and Disposition**

(b)(5)-DPP

On January 27, 2022, the case was presented for prosecution to the State of Hawaii Department of the Attorney General, Criminal Justice Division. The Criminal Justice Division conducted an interview with Ms. (b)(6), they determined she was not lucid and had other issues with her mental acuity. Therefore, on April 8, 2022, the case was formally declined for prosecution by the Hawaii Department of the Attorney General.

## Conclusion

With the declination from the USAO and the Hawaii Department of the Attorney General, PBGC-OIG has closed the criminal investigation into the overpayments retained by (b)(6) from November 2019 to July 2020. On April 11, 2022, the OIG referred the matter to the Office of Benefits Administration for administrative recovery/garnishment of the remaining \$13,700.72 in PBGC benefits retained by

(b)(6)

## Disposition

This investigation is closed.

(b)(6); (b)(7)(C)

4/11/2022

Date

Special Agent

## APPROVED:

(b)(6); (b)(7)(C)

Date

Assistant Inspector General for Investigations



May 12, 2022

## CLOSEOUT MEMORANDUM

**TITLE:** (b)(6)

**INVESTIGATOR:** (b)(6); (b)(7)(C), Special Agent

**OIG CASE NUMBER:** 22-0007-1

### Investigative Initiation

In March 2021, Pension Benefit Guaranty Corporation (PBGC), Office of Inspector General (OIG) launched a data matching initiative to identify deceased PBGC participants that were still in active pay status. PBGC participant information was cross-referenced with U.S. Department of Health and Human Services (HHS) data to identify potential matches. One of the participants identified from this project was (b)(6), who died on (b)(6), (b)(6).

Under (b)(6) pension plan, benefit payments should have ceased on the date of death. However, because the death was not reported to PBGC, the agency continued to electronically deposit monthly benefits of \$1,156.86 into (b)(6) TD Bank account through November 2021. This ultimately resulted in an overpayment of 11-months, totaling \$12,725.46.

Additionally, in November 2021, PBGC Office of Benefits Administration attempted a standard reclamation for the overpayments, however, this reclamation failed due to insufficient funds in the account. Therefore, PBGC-OIG began investigating the identity of the person(s) who took physical possession of the benefit overpayments.

### Details of Investigation

#### *PBGC Benefit Records*

A review of PBGC internal records revealed there were no attempts made, by any party, to report (b)(6) death to PBGC in December 2020, or any date thereafter.

(b)(6) was a PBGC participant in the Employees of Kolmar Laboratories Inc. retirement plan, a terminated defined benefit pension plan trustee by PBGC. (b)(6) died on (b)(6) subsequently, PBGC was appropriately notified of Mrs. (b)(6) death.

(b)(6) selected a 100% Joint and Survivor form of annuity; therefore, her surviving spouse, (b)(6) was entitled to 100% of her monthly pension benefits, and this benefit was payable until Mr. (b)(6) death.

As the surviving spouse/beneficiary of (b)(6) pension benefits, on August 1, 2015, (b)(6) began receiving a gross monthly pension benefit of \$1,362.66 in the form of a Straight Life Annuity. PBGC paid (b)(6) (b)(6) his monthly benefits, via direct deposit, into a TD Bank checking account.

Because (b)(6) was the beneficiary and his late wife's pension benefits, his pension was in the form of a Single Life Annuity. Therefore, after the death of (b)(6) there were no benefits payable to an estate or surviving relative.

### ***PBGC Unanswered Mailed Correspondences***

On November 22, 2021, PBGC mailed a letter to (b)(6) The letter stated that the Social Security Administration (SSA) advised PBGC that he was reported as deceased in SSA records; PBGC asked for the estate or a relative to contact PBGC to confirm this information. This letter went unanswered and was not returned to PBGC as undeliverable.

On December 14, 2021, PBGC mailed a second letter to the Estate Administrator of (b)(6) The letter stated that SSA had confirmed with PBGC that (b)(6) was deceased. This letter also specified that Mr. (b)(6) was receiving an annuity that did not provide a survivor benefit, that no further benefits were payable to the estate, and any payments made after the month of his death must be returned to PBGC. This letter went unanswered and was not returned to PBGC as undeliverable.

On January 3, 2022, PBGC mailed a demand letter to the Estate of (b)(6) (b)(6). The letter stated that federal law required PBGC to recover the benefit overpayment in the gross amount of \$13,626.60, including any withheld taxes. This letter went unanswered and was not returned to PBGC as undeliverable.

### ***TD Bank Records***

In March 2022, PBGC-OIG obtained (b)(6) financial records for his TD Bank account ending in (b)(6). The records showed additional account holders of (b)(6) [SSN: (b)(6)] and (b)(6) [SSN: (b)(6)], both

daughters of (b)(6). Furthermore, there was only one active debt card associated with the account; this card was in the name of (b)(6), and was last used on March 9, 2022.

The financial records confirmed, from January to November 2021, PBGC deposited a net of \$1,156.86 into this account on a monthly basis. The PBGC monthly disbursements were one of multiple sources of income funding the account during this period. The other sources of income included New York State Unemployment Insurance payments, two wire transfers from an estate attorney (b)(6), PLLC] in Port Jervis, NY, and a check payment from a life insurance company. In totality, from January 1, 2021 to March 3, 2022, \$80,717 was deposited into the account and \$82,356 was withdrawn from the account. The account balance as of January 5, 2021 was \$2,595.71.

The financial statements also disclosed the PBGC deposits, along with the additional sources of income, were withdrawn via various debit card transactions and ATM withdrawals throughout the entire Mid-Atlantic and Northeast regions. More specifically, the statements detailed that approximately 129 debt transactions, totaling about \$10,000, took place at retail establishments and restaurants located in the Middle District of Pennsylvania [Matamoras, PA area].

Additionally, from November 22, 2021 to February 22, 2022, there were 38 Zelle transactions, in which a total of \$6,935.00, was transferred to a (b)(6), the daughter of (b)(6). Lastly, a review of the negotiated checks withdrawn from account since December 2020 showed they were all endorsed by (b)(6).

The TD Bank statements also revealed the following regarding the PBGC reclamation attempts:

On November 4, 2021, under the “Electronic Payments” section, there were eleven transactions that occurred for \$1,156.86 each, under the description “ACH DEBIT, USPBGC RECLAIM,” totaling \$12,725.46.

On November 5, 2021, under the “Electronic Deposits” section, there were eight transactions that occurred for \$1,156.86 each, under the description “ACH RETURNED ITEM, USPBGC RECLAIM,” totaling \$10,411.74

On November 9, 2021, under the “Electronic Payments” section, there was one transaction that occurred for \$1,156.86, under the description “ACH DEBIT, USPBGC RECLAIM.”

On November 10, 2021, under “Electronic Deposits” section, there was one transaction that occurred for \$1,156.86, under the description “ACH RETURNED ITEM, USPBGC RECLAIM.”

On November 15, 2021, under the “Electronic Payments” section, there was one transaction that occurred for \$1,155.66, under the description “ACH DEBIT, USPBGC RECLAIM.”

On November 16, 2021, under the “Electronic Deposits” section, there was one transaction that occurred for \$1,155.66, under the description “ACH RETURNED ITEM, USPBGC RECLAIM.”

**Interview of** (b)(6)

On May 10, 2022, PBGC-OIG conducted a telephonic interview with (b)(6)

(b)(6) detailed that she recently reviewed her TD Bank financial statements. According to her bank statements, on November 4, 2021, PBGC had reclaimed about \$10,400 from her TD Bank account that she co-owned with her late father.

(b)(6) was asked if she reported her father’s death to PBGC; she confirmed in January 2021, she faxed her father’s death certificate to Kolmar Laboratories retirement services. However, she could not recall if she had sent the death certificate to PBGC or directly to Kolmar Laboratories.

(b)(6) also informed SA (b)(6); (b)(7)(C) that she hired an estate attorney [(b)(6) (b)(6), PLLC] to handle the financial and real estate affairs of her late father. This attorney aided in the liquidation of real estate properties and accounts held by (b)(6), the proceeds of the liquidations were placed into an estate escrow account for (b)(6) and her sister (b)(6).

In November 2021, when (b)(6) noticed that PBGC had reclaimed \$10,400 from the TD Bank account, she contacted her estate attorney to transfer money from the estate’s escrow into the TD Bank account to replenish the account after the PBGC reclamation. At the time, (b)(6) assumed the reclamation conducted on November 4, 2021 was for the total balance that was owed to PBGC.

(b)(6) confirmed she personally reported the death of her father to the SSA and that SSA reclaimed all benefit overpayments made after her father’s date of death.

(b)(6) was asked about her financial status at the time the PBGC benefit overpayments were being deposited into the TD Bank account; she explained that she was “not hurting for money” because she had income through her personal SSA benefits, New York state unemployment benefits, and the lump sum of money in the estate’s escrow account.

(b)(6) unequivocally stated that she did not intend to defraud PBGC and that any monies owed on behalf of her father's Kolmar pension plan, no matter the amount, will be repaid to PBGC. (b)(6) reiterated that she does not want to owe the federal government money and would like to resolve the matter expeditiously.

### Criminal Referral and Disposition

(b)(5)-DPP

### Conclusion

On May 12, 2022, the OIG referred the matter to the Office of Benefits Administration for recovery of the outstanding balance of \$11,567.40 in PBGC benefits paid to (b)(6) after his death.

### Disposition

This investigation is closed.

(b)(6); (b)(7)(C)

Special Agent

5/12/2022

Date

### APPROVED:

(b)(6); (b)(7)(C)

Assistant Inspector General for Investigations

Date



March 12, 2025

CLOSEOUT MEMORANDUM

**TITLE:** (b)(6)

**INVESTIGATOR:** (b)(6); (b)(7)(C) Assistant Inspector General  
for Investigations

**OIG CASE NUMBER:** 23-0002-I

**Investigative Initiation**

From approximately October 2021 to 2023, couple (b)(6) and (b)(6) perpetrated a crime of aggravated identity theft involving the victim, (b)(6) a deceased PBGC pension plan participant.

(b)(6) was a participant in the Nortel Networks Retirement Income Plan (Plan), a terminated defined benefit pension plan trusted by PBGC. PBGC paid (b)(6) a monthly pension benefit in the amount of **\$1,259.85**. On the first of each month, from May 2019 to April 2022, this money was deposited, via electronic fund transfer, into a Wells Fargo Bank checking account [(b)(6)]. However, on March 31, 2022, (b)(6) PBGC monthly payments were diverted to a MetaBank account [Routing number: 073972181 Account number: (b)(6)]; both May and June 2022 monthly payments were disbursed into this MetaBank account.

On June 7, 2022, PBGC received a legitimate call from (b)(6) sister, (b)(6) (b)(6), who contacted the agency to report that (b)(6) had passed away on (b)(6). (b)(6) death was subsequently confirmed via a death certificate from the North Carolina Department of Health and Human Services.

On June 13, 2022, PBGC received a suspicious call into the Customer Contact Center (CCC) from an unknown male who claimed to be (b)(6). The impersonator stated that he could no longer login to (b)(6) My Pension Benefit Account (MyPBA) and was seeking assistance to regain entry. During the telephonic identification verification process, the impersonator provided (b)(6); SSN, DOB, and address. The PBGC Customer Service Representative (CSR)

informed the impersonator that (b)(6) was reported as deceased in PBGC records, and therefore (b)(6)'s MyPBA account was deactivated. The impersonator continued to contest that he was (b)(6), therefore, the CSR referred the impersonator to the Social Security Administration (SSA) for resolution of the reported death discrepancy. The impersonator asked, "will my (PBGC) payments continue to flow," the impersonator was advised that (b)(6) PBGC payments would cease until SSA confirms (b)(6) was not deceased.

On June 17, 2022, (b)(6) contacted PBGC's CCC. (b)(6) stated he was a close friend to (b)(6), and (b)(6) had listed him as a beneficiary for his pension benefits. (b)(6) provided (b)(6) SSN, DOB, address, and phone number. The PBGC CSR confirmed that (b)(6) did not have a beneficiary listed and that there were no payments due to anyone post (b)(6)'s date of death, since he had a Straight Life Annuity. (b)(6) explained that (b)(6) never elected a beneficiary at the commencement of his PBGC benefit payments but later added (b)(6). (b)(6) stated "he (b)(6) said he did it (changed the beneficiary to (b)(6) online."

## Details of Investigation

A preliminary investigation revealed that, in October 2021, (b)(6) created MetaBank account number: (b)(6) in (b)(6) name, by using his SSN and DOB. Through illicit access to (b)(6) MyPBA account, (b)(6) then proceeded to divert (b)(6) PBGC pension benefits into the MetaBank account he created in (b)(6) name. Additionally, on May 23, 2022, again via unauthorized MyPBA access, (b)(6) changed himself to (b)(6) beneficiary. After PBGC-OIG interviewed (b)(6)'s sister, it was further discovered the criminal violations involving PBGC were only a minor portion of the entire identity theft scheme against (b)(6)

### ***FBI Internet Crimes Complaint Center (IC3)***

On May 2, 2022, (b)(6), reported to IC3 that (b)(6) had been the victim of identity theft from 2021-May 2022. (b)(6) conveyed that unknown persons were taking out loans against (b)(6) house and stole (b)(6) pension and social security benefits immediately after they were deposited into his Wells Fargo bank account. (b)(6) also stated the fraudsters used (b)(6) debit and credits cards and attempted to take out personal loans in his name.

### ***Interview of (b)(6), sister of (b)(6)***

On September 22, 2022, PBGC-OIG conducted a telephonic interview with (b)(6)

(b)(6) explained that in mid-2021 (b)(6) had befriended her brother. After becoming acquaintances, (b)(6) stole personal documents from (b)(6) residence without his knowledge. Those stolen documents contained (b)(6) personal identifiable information and financial account data, which allowed (b)(6) to steal (b)(6) identity and take over his financial accounts. (b)(6) also added that (b)(6) stole her brother's car after borrowing it on several occasions.

In February 2022, (b)(6) obtained permission from her brother to contact the local police department on his behalf. Ultimately, (b)(6) filed a police report with the Raleigh, North Carolina Police Department which documented (b)(6) as the victim of identity theft and financial exploitation.

(b)(6) confirmed that (b)(6) significant other, (b)(6), is also currently aiding (b)(6) in perpetrating the identify theft scheme. (b)(6) stated she had received notification that (b)(6) and (b)(6) had fabricated both a power of attorney (POA) and Will document which allowed them to take over (b)(6) finances and personal property after his death. (b)(6) explained that, in July 2022, she had to obtain a court order appointing her as Estate Administrator in order to invalidate the fraudulent POA forged by (b)(6) and (b)(6)

(b)(6) explained that (b)(6) mental and physical health were deteriorating during the time (b)(6) and (b)(6) became acquaintances. (b)(6) stated that both before and after her brother's death, (b)(6) has opened multiple bank accounts, loans, and lines of credit with (b)(6) personal information. Since May 2022, (b)(6) has received mail correspondences and notices regarding loan and bank accounts, a life insurance policy, negotiated checks, and other financial accounts that (b)(6) has established in (b)(6) name. (b)(6) approximated that she has received creditor payment demands totaling about \$50,000 due to (b)(6) and (b)(6) illicit actions.

(b)(6) further added that on June 8, 2022, (b)(6) attempted to initiate a \$10,000 life insurance policy for (b)(6) with TruStage Life Insurance company, which was 20 days after (b)(6) death. (b)(6) confirmed the company was made aware of (b)(6) death and denied the policy.

(b)(6) also explained that (b)(6) had created multiple emails accounts and a fake identification card in an attempt to further impersonate (b)(6). (b)(6) verified the following information to be fraudulent and not associated with (b)(6) emails of (b)(6) phone numbers of (b)(6); address of (b)(6)

**Documents Provided by** (b)(6)

*Wells Fargo Bank - General Power of Attorney*

In August 2022, after her brother's death, (b)(6) visited a local Wells Fargo Branch to inquire about his accounts. The branch manager informed (b)(6) that Wells Fargo had power of attorney (POA) document on file for (b)(6) that listed (b)(6) as the attorney-in-fact for (b)(6) financial affairs. Wells Fargo provided (b)(6) with a copy of the POA. Upon review, she determined that the signature was definitively not that of her brother. Additionally, the POA was signed in September 2021 in Fayetteville, NC, during that period, (b)(6) was unable to travel away from his home in Raleigh, NC. Lastly, (b)(6) noted that (b)(6) did not have a "current" form of identification at this time, as both his license and passport were expired.

*Wells Fargo Bank – Notification Letter*

(b)(6) provided PBGC-OIG with a letter from Wells Fargo's Deposit and Settlement Operations dated December 30, 2021. The letter stated that (b)(6) representative, (b)(6) made a request to execute a transaction on (b)(6) Individual Retirement Accounts (IRA) numbered (b)(6) and (b)(6)

*TRS Recovery Services Records*

(b)(6) provided PBGC-OIG with documentation from the debt collection agency, TRS Recovery Services Inc. The documents detailed that there were five checks signed by (b)(6) and negotiated after (b)(6) death. All five checks were returned to each respective financial institution due to nonsufficient funds. The returned checks were sent to TRS Recovery Services for debt collection. Four of the checks were negotiated at Walmart Store #3456 located at 4220 Legion Road, Hope Mills, NC 28348.

**Walmart Global Investigations**

PBGC-OIG contacted Walmart Global Investigations regarding the four aforementioned returned checks. Walmart confirmed that one of the checks was used for a July 11, 2022, purchase of \$277.93 at Walmart Store #3456. During that transaction, an identification card was requested for use of the paper check. The person who negotiated the check presented North Carolina operator's license number (OLN) of (b)(6). The North Carolina Information Sharing and Analysis Center queried this OLN and confirmed it belonged to (b)(6)

### ***Wells Fargo Financial Records***

PBGC-OIG reviewed financial records for multiple Wells Fargo accounts in (b)(6) name, these records were obtained from a subpoena issued on September 26, 2022.

#### ***Analysis of account: (b)(6) – Direct Deposit Account for PBGC Benefits from May 2019 to April 2022***

From at least May 2019, there were three main sources of income funding the account monthly: PBGC benefits (\$1,259.85) until April 2022, Social Security Administration (SSA) benefits (average \$2,700) until May 2022, and a payment from PHL Variable Insurance Company (average \$2,400) until January 2022.

Around May 2021, (b)(6) transactional habits drastically changed. He began sending thousands of dollars, via PayPal and Cash App, to a plethora different people in different denominations. By January 2022, the majority of these unexplained money transfers were being directed, via Cash App, to (b)(6). Also, there was a May 15, 2021 check made out to (b)(6) for \$300, and a June 28, 2021 check made out to (b)(6) in the amount of \$1,800 for the memo of “car fixings.”

After (b)(6) death, from May 19 to June 13, 2022, approximately, \$5,000 was expended from this account in ATM, debit card, ACH, and Peer-to-peer (P2P) transactions. Furthermore, almost all the P2P and ACH transfers, after May 18, were made to (b)(6). Additionally, there was a \$400 over the counter withdrawal on May 27 made by (b)(6). On August 9, 2022, the account had reached a (\$3,691.18) balance, Wells Fargo subsequently closed and charged off the account.

After May 18, 2022, there were three debt card transactions that were disputed by (b)(6) on May 18, 2022 for \$283.32, May 19, 2022 for \$1,217.70, and June 1, 2022 for \$350.00. The call back phone number used to report these unauthorized transactions was (b)(6) [This number was confirmed to be owned by (b)(6)].

Lastly, from January 21 to April 8, 2022, there were attempts to deposit 18 same marker payee checks (worthless checks) from Samsung Money Account (b)(6), totaling \$10,500, and attempts to deposit 3 same marker payee checks from Capital One account (b)(6), totaling \$700; all deposits were returned due to insufficient funds.

#### ***Wells Fargo's Financial Crimes Investigations (FCI)***

The FCI conducted an investigation regarding the worthless checks (insufficient funds), and the May 19, 2022 disputed debit card charges of \$1,217.70 that was

negotiated on (b)(6) above account. As a result of this activity, it was determined that Wells Fargo sustained a loss of \$1,217.70, and an exposed potential loss of \$6,567.70. FCI ultimately identified (b)(6) as the suspect.

During the FCI investigation, on May 25, 2022, (b)(6) was interviewed via phone, he indicated the disputed debit card charges were processed by (b)(6) (b)(6) explained that (b)(6) was not authorized to use his debit card for purchases, but he added that he provided (b)(6) spending money via checks he issued directly to her.

The investigation also revealed the worthless checks did not compare favorably when reviewing legitimate handwriting and signature samples of (b)(6) FCI, operating under the assumption that (b)(6) was alive, determined that he had no knowledge in the issuance of the worthless checks and that the activity reported is suggestive of elder financial exploitation.

*Analysis of IRA accounts:* (b)(6) and (b)(6)

On December 28, 2021, the Branch Manager for Wells Fargo branch #10324, located at 200 S McPherson Church Rd, Fayetteville, NC 28303, added (b)(6) (b)(6) as POA to (b)(6) IRA accounts ending in (b)(6) and (b)(6), at this time, the accounts were valued at \$10,670.97. On the same date, (b)(6) withdrew \$4,000 from each account leaving a combined balance of \$2,673.08. By February 8, 2022, both accounts were taken to a \$0 balance.

#### *Customer Call Notes*

Wells Fargo noted on a March 14, 2022 phone call, regarding (b)(6) accounts, that the customer did not sound age appropriate. Because Wells Fargo was suspicious that the caller was not (b)(6), they instructed him to go into a local branch, the caller stated he was unable to visit in person due to medical reasons. Wells Fargo conducted research in their call systems and determined and the voice on the March 14, 2022 call was not that of (b)(6).

#### ***PBGC Internal Records***

##### *MyPBA Access – PBGC's Self-Service Online Portal*

On March 31, 2022, (b)(6) MyPBA account was accessed with the email address of (b)(6). During this login session, (b)(6) PBGC monthly payments were diverted to MetaBank account number (b)(6). Both May and June 2022 monthly payments were disbursed into this account.

On May 23, 2022, (b)(6) MyPBA account was accessed with the email address of (b)(6) and a PBGC Form 707 [Designation of Beneficiary for Benefits Owed at Death] was completed and submitted online.

This form changed (b)(6) beneficiary from his sister (b)(6) to (b)(6). The contact information provided for (b)(6) on this form was phone number (b)(6) and the email of (b)(6).

### **MetaBank Financial Records**

PBGC-OIG reviewed financial records for MetaBank account: (b)(6) these records were obtained from a subpoena issued on June 29, 2022.

*Analysis of MetaBank account: (b)(6) - Direct Deposit Account for PBGC Benefits from May to June 2022.*

The account was created on October 2, 2021, under the name (b)(6) (b)(6) personally identifiable information, to include date of birth and social security number, were used to open the account. The customer profile information, as of August 8, 2022, was as follows; Address: (b)(6) (b)(6), Mobile Phone: (b)(6), Email: (b)(6)

The following changes were made to (b)(6) email address on the account profile: On May 23, 2022, the email was changed from (b)(6) to (b)(6). On May 24, 2022, the email was changed from (b)(6) to (b)(6). On June 22, 2022, the email was changed from (b)(6) to (b)(6).

On April 28, 2022, at 10:40 hours (b)(6) May 2022 PBGC payment was deposited; by April 29 at 18:01 hours, the entirety of the \$1,259.85 was expended from the account. Consecutive P2P cash transfers to (b)(6) and (b)(6) were made within minutes of each other that brought the account close to a \$0 balance. The majority of the transfer transactions from April 28-29 were P2P Cash App payments to (b)(6) (\$1,024.00).

On May 31, 2022, at 10:24 hours, (b)(6) June 2022 PBGC payment was deposited, by 11:25 hours, \$590 was transferred to (b)(6) via Cash App. At 13:14 hours an UberEATS purchase was made for \$48.46. PBGC-OIG subsequently issued a subpoena to Uber and discovered that the UberEATS account associated with this purchase was owned by (b)(6). By June 2 at 00:10 hours, the entirety of the \$1,259.85 in PBGC benefits was expended from the account.

After (b)(6) death, from May 18 to June 23, 2022, there were approximately 127 attempted and/or successful transactions totaling over \$6,000. After the PBGC deposits ceased, the account continued to be funded through a MoneyLion Instacash loan.

In total, from March 1, 2022 to June 23, 2022, the following number of P2P transfers were withdrawn from the account; 40 to (b)(6), 22 to (b)(6), 3 to (b)(6), 2 to (b)(6), 2 to (b)(6), 1 to (b)(6). In addition to the PBGC benefits, there were several “pay day” loans funding the account, to include CLEO, Brigit, MoneyLion, DAVE, Klover Care, Ingo Money.

After a review of the transactions, it is reasonable to conclude, the person withdrawing the funds had specific knowledge of the date and time of the PBGC deposits and intended on transferring or expending the money nearly simultaneously of when it was posted. The evidence presented in the MetaBank records indicated (b)(6) was the victim of identity theft, payment diversion, and elder financial exploitation.

### **Google – Gmail**

Based on the emails associated with the MetaBank account (b)(6) (b)(6) and PBGC account (b)(6) and (b)(6) PBGC-OIG issued a subpoena to Google for records of these email addresses.

#### *Analysis of* (b)(6)

This email was created under the name “(b)(6)” on September 2, 2021. The recovery phone number is (b)(6) [This number is confirmed to be owned by (b)(6)].

#### IP Addresses

From February to June 2022, there were five IP Address used to login to this account that were also used to login to the other three aforementioned email addresses. Four of the five IP addresses originated from the Fayetteville, NC area.

#### *Analysis of* (b)(6)

This email was created under the name “(b)(6)” on July 22, 2021. The recovery and 2-step verification phone number is (b)(6) [This number is confirmed to be owned by (b)(6)]. The last login date was May 24, 2022.

#### IP Addresses

From January to May 2022, there were five IP addresses used to login to this account that were also used to login to the other three aforementioned email addresses. All of IP addresses originated from the Fayetteville, NC area.

### Google Payment Profile

On July 30, 2021, a Google payments profile was created under the email address. The customer profile details, at inception, were set up under the name (b)(6). However, from July 2021 to May 2022, the Google payments account profile was modified numerous times, which included account holder name changes to (b)(6), and (b)(6). Lastly, on December 19, 2021, the payment instrument was changed to Mastercard xxx(b)(6), this was a debit card linked to the aforementioned MetaBank account opened in (b)(6) name.

#### *Analysis of* (b)(6)

This email was created under the name (b)(6) on May 24, 2022. The recovery and 2-step verification phone number is (b)(6) [This number is confirmed to be owned by (b)(6)]. The last login date was June 2, 2022.

### Google Payment Profile

On May 24, 2022, a Google payments profile was created under the email address. The customer profile details, at inception, were set up under the name (b)(6). On May 25, 2022, the billing name was changed to (b)(6) of (b)(6). It was subsequently discovered that (b)(6) died on (b)(6) (b)(6).

#### *Analysis of* (b)(6)

This email was created under the name (b)(6) on May 21, 2021. The 2-step verification phone number is (b)(6) [This number is confirmed to be owned by (b)(6)].

### IP Addresses

From January to August 2022, there were seven IP addresses used to login to this account that were also used to login to the other three aforementioned email addresses. Six of the seven IP addresses originated from the Fayetteville, NC area.

### Google Payment Profile

On May 21, 2021, a Google payments profile was created under the email address. The customer profile details, at inception, were in the name of (b)(6). However, from May 2021 to June 2022, the Google payments account profile was modified numerous times, which included account holder name changes to (b)(6) and (b)(6).

Lastly, there were four credit cards listed as payment instruments that were also listed on the payment profiles for (b)(6).

### **T-Mobile**

Based on the reoccurrence of the phone numbers (b)(6) and (b)(6) (b)(6) being associated with the MetaBank account, PBGC records, and Gmail accounts, PBGC-OIG issued a subpoena to T-Mobile for subscriber information.

#### *Analysis of (b)(6)*

The billing details for the account are as follows: (b)(6), DOB: (b)(6) (b)(6), SSN: (b)(6), Billing Address (b)(6) (b)(6), Billing Phone: (b)(6)

From October 10, 2021 to April 23, 2022, the subscriber of the number was (b)(6) of (b)(6). From May 11, 2022, to September 11, 2022, the subscriber of the number was (b)(6) of (b)(6), on August 11, 2022, a new phone was connected to the number.

#### *Analysis of (b)(6)*

The billing details for the account are as follows: (b)(6) DOB: (b)(6) (b)(6), SSN: (b)(6), Billing Address: (b)(6) (b)(6), Billing Phone: (b)(6)

From April 2, 2021 to April 19, 2022, the subscriber of the number was (b)(6) (b)(6) of (b)(6). From May 11, 2022 to September 11, 2022, the subscriber of the number was (b)(6) of (b)(6) (b)(6)

### **Carvana**

#### *Account Application and Purchase Agreement*

A Carvana user account for (b)(6) was created on June 3, 2022, using the email address of (b)(6) and phone number of (b)(6) (b)(6).

On June 3, 2022, an application in (b)(6) name was submitted to purchase and finance a 2014 Dodge Charger (VIN: (b)(6) (b)(6) true DOB and North Carolina driver's license number were used on the application.

The bank account entered in the user profile for the required down payment of \$1,900 was Well Fargo account: XXXXX (b)(6)

Furthermore, a scanned copy of (b)(6) North Carolina driver's license was provided to Carvana as requested for the purchase. A PBGC pension benefits verification letter and SSA benefits verification letter for (b)(6) were used as proof of income in order to secure the loan. The PBGC pension benefits verification letter was obtained directly through, MyPBA - mypba.pbpc.gov.

The sale price, with taxes, was \$26,364. After the \$1,900 down payment, this amount was to be financed by Carvana LLC over 72 months at 27.9% interest, creating a monthly payment of \$704.

Additionally, Liberty Mutual Insurance policy number of (b)(6) effective June 8, 2022, was provided as proof of coverage on the vehicle.

On June 10, 2022, (b)(6) missed the deadline to provide additional information and documents to Carvana and the purchase was subsequently cancelled on June 11, 2022.

### **Liberty Mutual Insurance**

#### *Vehicle Insurance Application - 2014 Dodge Charger*

On June 3, 2022, (b)(6) submitted an application for vehicle insurance coverage on a 2014 Dodge Charger (VIN: (b)(6)). The requested effective date for the policy issuance was June 8, 2023. The application was electronically signed by (b)(6) on the same date.

The policy application was accepted on June 3, 2022. On the same date, (b)(6) completed an Electronic Fund Transfer Authorization agreement which was also electronically signed by (b)(6). The bank account entered for the initial payment, and subsequent monthly payments was Well Fargo account: XXXXX (b)(6)

On June 8, 2022, Liberty Mutual created a temporary withdrawal transaction of \$160.81 from the Wells Fargo account, and the policy (b)(6) subsequently became active. However, on June 14, 2022, Liberty Mutual was advised by Wells Fargo that account: (b)(6) was frozen, and therefore, the transaction was ultimately declined.

After multiple attempts to contact (b)(6) for a replacement payment, Liberty Mutual canceled the policy effective July 28, 2022, for nonpayment.

The online user account for (b)(6) was created with the email address of (b)(6)

**Rocket Mortgage Refinance** - (b)(6)

*Experian Credit Report*

On May 30, 2022, an Experian credit report for (b)(6) was generated in conjunction with a request for a financial loan (Application Number: (b)(6)). Due to the credit score being 558, along with payment, judgement, and lien issues, Rocket Mortgage was unable to offer financing.

*Calls to Rocket Mortgage – December 2021 and May 2022*

On December 21, 2021, it was suspected that (b)(6), while impersonating (b)(6), contacted Rocket Mortgage to inquire about a cash-out refinance loan on (b)(6) residence of (b)(6), (b)(6) (b)(6) stated the purpose for the cash-out refinance was to do repairs on the two lots he owned that surrounded his primary residence, he requested approximately \$150,000 to \$200,000 in cash.

The Rocket Mortgage banker asked (b)(6) for his DOB and SSN, (b)(6) correct SSN and DOB were provided. The banker then ran (b)(6) credit report and explained that because his score was 575, Rocket Mortgage could not assist with the refinance. (b)(6) stated he was the victim of fraud and that's why his credit score so low. The Rocket Mortgage banker advised (b)(6) to contact the three credit bureaus to dispute the fraudulent derogatory information on his reports.

On May 23, 2022, it was suspected that (b)(6) while impersonating (b)(6), contacted Rocket Mortgage to inquire about a cash-out refinance loan on the aforementioned residential address. (b)(6) stated the purpose for the cash-out refinance was for home repairs and requested \$150,000 in a cash out. The Rocket Mortgage banker asked (b)(6) for his DOB and SSN, BAKER's correct SSN and DOB were provided. The banker then ran (b)(6) credit report and explained that because his score was 558, Rocket Mortgage could not assist with the refinance. The banker advised (b)(6) to call back in 6-8 months when his credit score was over 620.

**AmeriSave Refinance Application** - (b)(6)

On May 19, 2023, a cash-out refinance inquiry was submitted online to Lendgo under (b)(6)'s name for the property located at (b)(6) (b)(6). The contact information used in inquiry were email address: (b)(6) and phone: (b)(6). Lendgo is a free platform that connects borrowers looking for mortgage and refinance loans with reputable lenders.

On May 19, 2022, AmeriSave Mortgage Lending Officer contacted (b)(6) via phone, and a Uniform Residential Loan Application (Freddie Mac Form 65) for a cash-out refinance mortgage under the name (b)(6) was submitted to AmeriSave for consideration (application number: (b)(6)). The source Internet Protocol (IP) address used to create the application was (b)(6).

Both (b)(6) true SSN and DOB were submitted in the application. The reason listed for the case-out refinance was to “pay off debt.” Additionally, E-sign consent was given for the application by (b)(6).

The contact information used in the application was email address:

(b)(6) and phone: (b)(6)

On May 22, 2022, the application was declined due to low credit score and multiple delinquencies.

**Discover Home Equity Line Application - (b)(6)**

On May 19, 2022, an application for a home equity loan was completed for the property of (b)(6). The application was submitted under the name (b)(6) and by using (b)(6) DOB and SSN.

The requested amount for the home equity loan was \$150,000, with an estimated closing date of June 25, 2023. According to the Good Faith Estimate, \$60,476 was to be used to pay off the current mortgage, and \$89,524 was to be disbursed in cash to (b)(6) on or around July 1, 2022.

The contact information used for this application were email address of

(b)(6) and phone number of (b)(6)

**Bank of America - Small Business Credit Application**

On June 20, 2022, (b)(6) submitted a small business credit application under the name (b)(6) for the legal entity titled “(b)(6)” (TIN: (b)(6)) purportedly located at (b)(6); as this was the residential address for (b)(6) prior to his death on (b)(6).

Both (b)(6) SSN and DOB were used in the application. The application requested a Business Advantage Unlimited Rewards Mastercard. The source of income provided in the application were (b)(6) social security benefits in the amount of \$100,010 annually.

The email address of (b)(6) and phone number of (b)(6) were used as contact information in the application.

### **CMFG Insurance Company – Life Insurance Application**

A Voice Signature Application was conducted on June 3, 2022, requesting the issuance of a \$15,000 Whole Life Plan for (b)(6). The Primary Beneficiary listed on the Application Form was (b)(6), and was notated as a relative of (b)(6). The primary phone number used on the application was (b)(6). (b)(6)

The Voice Signature Application authorized monthly automatic premium deductions from (b)(6) Wells Fargo checking account ending in (b)(6) to be withdrawn on the 8th of each month.

Based on the June 3, 2022 Voice Signature Application, Policy (b)(6) was issued, effective June 8, 2022.

The recording of the Voice Signature Application was provided by CMFG and reviewed by PBGC-OIG. The recording revealed that the caller stated he was (b)(6) and provided the last four of his social security number as (b)(6). The caller confirmed he was applying for \$15,000 in life insurance coverage. CMFG received notification on June 15, 2022 from Wells Fargo that they were unable to deduct the monthly premium of \$115.50 from the checking account due to the account being frozen. As a result, the policy was removed from the automatic deduction plan and was changed to a monthly bill by mail.

A Notice of Policy Lapse was mailed to the address on record ((b)(6) (b)(6)) to explain that because a premium payment was not received in time to begin the life insurance coverage; therefore, the application/policy was closed.

### **Investigation Conclusion**

The investigation ultimately revealed that (b)(6) was victim of elder financial exploitation and identity theft, while he was alive. However, (b)(6) and (b)(6) continued to assume the participant's identity after his death in May 2022. (b)(6) obtained a fraudulent Power of Attorney over (b)(6) when he was alive, by forging the participant's name. This allowed (b)(6) access to the financial accounts to where the participant was receiving his retirement and government benefits (PBGC, SSA). (b)(6) ultimately depleted those accounts, mainly by transferring the money to (b)(6). In total, (b)(6) and (b)(6) stole approximately \$26,000 in PBGC pension benefits. However, throughout the entire scheme, the defendant obtained over \$196,000 that belonged to the (b)(6).

Additionally, after (b)(6) had passed away, (b)(6) called PBGC and identified himself as (b)(6) in hopes of getting his PBGC pension benefits

reinstated. He also accessed (b)(6) MyPBA account and changed himself to the beneficiary.

Lastly, from May to June 2022, (b)(6) attempted to conduct three cash-out refinance transactions on (b)(6) address, purchase a vehicle through an online car sales vendor, and initiate a \$15,000 life insurance policy on (b)(6) with (b)(6) as the beneficiary.

It is reasonable to conclude that (b)(6) and (b)(6) committed federal violations of aggravated identity theft, bank fraud, computer fraud, and stole U.S. government funds. More specifically, (b)(6) used (b)(6) personal information to open a MetaBank account in (b)(6) name and then redirected his PBGC pension benefits into this account in order to derive an economic benefit from those payments. (b)(6) diverted (b)(6) PBGC benefits by unlawfully gaining access to (b)(6) MyPBA account, which is a U.S. government system that is protected by federal laws. (b)(6) accessed (b)(6) MyPBA account knowingly and with intent to defraud (b)(6) and PBGC.

Since (b)(6) death on (b)(6) there remains an outstanding overpayment balance of \$1,259.85 from the June 2022 payment. From the MetaBank records we know (b)(6) and (b)(6) expended this money, thereby making PBGC the victim of \$1,259.85 in stolen government benefits. Any pension benefits paid in (b)(6) name, after his death, is the property of the United States Government.

## **Criminal Referral and Disposition**

On November 9, 2022, the investigation was presented to the United States Attorney's Office (USAO) for the Eastern District of North Carolina. The case was subsequently accepted for prosecution on January 4, 2023.

## **Conclusion**

On April 3, 2024, (b)(6) was indicated by a federal grand jury on the below 14 Counts:

- Count 1 - 18 U.S.C. §§ 641 and 2: Theft of Government funds; and aiding and abetting
- Count 2 - 42 U.S.C. § 408(a)(8) and 18 U.S.C. § 2: Misuse of social security number; and aiding and abetting
- Count 3 - 18 U.S.C. § 1349: Conspiracy to commit wire fraud

- Counts 4, 5, 6, 7, 8 - 18 U.S.C. §§ 1343 and 2: Wire fraud; and aiding and abetting
- Counts 9, 10, 11, 12, 13 - 18 U.S.C. §§ 1344 and 2: Bank fraud; and aiding and abetting
- Count 14 - 18 U.S.C. §§ 1028A(a)(1) and 2: Aggravated identity theft; and aiding and abetting

On August 19, 2024, (b)(6) pleaded guilty to 3 of the 14 counts, which included (1) Aggravated Identity Theft, (2) Conspiracy to Commit Wire Fraud, (3) Wire Fraud. On November 8, 2024, (b)(6) received 71 months for convictions of (1) conspiracy to commit wire fraud and (2) wire fraud, and 24 months for (3) aggravated identity theft, totaling 95 months of incarceration. Additionally, he was ordered to pay \$83,585.85 in restitution (\$1,259.85 to PBGC and \$82,362 to the Estate of the Victim). Lastly, he was given 3 years of supervised probation after his release.

On July 18, 2024, co-defendant, (b)(6), was charged by the USAO via criminal information. On November 12, 2024, (b)(6) pleaded guilty to conspiracy to commit wire fraud, mainly because she was a financial benefactor of the fraud scheme that victimized (b)(6). On March 6, 2025, (b)(6) was sentenced to 18 months of incarceration, 3 years of supervised probation, and ordered to pay \$19,536.45 to the Estate of (b)(6).

## Disposition

This investigation is closed.

(b)(6); (b)(7)(C)

Assistant Inspector General for Investigations

\_\_\_\_\_  
Date

## APPROVED:

(b)(6); (b)(7)(C)

Deputy Inspector General

\_\_\_\_\_  
Date



May 11, 2023

CLOSEOUT MEMORANDUM

**TITLE:** (b)(6)

**INVESTIGATOR:** (b)(6); (b)(7)(C) Special Agent

**OIG CASE NUMBER:** 23-0005-I

**Investigative Initiation**

(b)(6) was a participant in the Continental Steel Corporation Hourly Pension Plan (Plan), a terminated defined benefit pension plan trusted by PBGC. PBGC paid Mr. (b)(6) a monthly pension benefit in the amount of \$401.10; this money was deposited electronically into a Chase checking account solely owned by Mr. (b)(6)

(b)(6) died on July 7, 2019. Under the Plan, Mr. (b)(6) benefit payments should have ceased on his date of death. However, because the death was not reported in a timely manner to PBGC, the agency continued to deposit benefit payments into his Chase bank account through August 1, 2020. This resulted in an overpayment of 13-months, totaling \$5,214.30.

In an attempt to recover the overpayments, in October 2020, the PBGC Office of Benefits Administration (OBA), Participant Services Department (PSD) conducted a standard reclamation on the Chase account for \$5,214.30. However, the reclamation attempt failed, as the account had been closed. In March 2021, OBA-PSD issued a subpoena to Chase bank requesting financial records on the account. Upon review, the statements showed multiple withdrawal transactions from June 2020 to July 2020, and an account closure in August 2020.

Since there were 55 withdrawal transactions from June 2020 to July 2020, OBA-PSD contacted the PBGC Office of Inspector General (OIG) regarding the potential fraud and PBGC-OIG began investigating the whereabouts of the benefit overpayments deposited into Mr. (b)(6) Chase bank account.

## Details of Investigation

### ***PBGC Internal Records***

A review of PBGC internal records revealed there were no attempts made, by any party, to report (b)(6)'s death to PBGC in July 2019, or any date thereafter.

### ***Chase Bank Records - Account*** (b)(6)

The Chase bank records confirmed that, from August 1, 2019 to August 1, 2020, PBGC deposited \$401.10 per month into Mr. (b)(6) account, totaling \$5,214.30. Additionally, the PBGC monthly disbursements were the only source of money funding the account. The debit card linked with the account was a JPMorgan Chase Visa Debit Card numbered (b)(6)

The records also disclosed that, from August 1, 2019 to June 8, 2020, there were no withdrawals of PBGC benefits from the account. However, from June 9, 2020 to July 27, 2020, the existing account balance and PBGC post date of death deposits were withdrawn. The withdrawals took place via 55 separate transactions with the debit card numbered (b)(6) in or around the Houston, TX area (primarily Pearland, TX) and were mostly all point-of-sale transactions at local businesses. The debit card was also used to make bill payments to unknown Sprint and Comcast accounts.

Chase bank also provided a withdrawal document which revealed that (b)(6) (b)(6), granddaughter of (b)(6), conducted an in-person transaction on August 31, 2020, where she withdrew the remaining balance (\$355.95) and closed the account. This document was signed by (b)(6)

### ***OBA-PSD Contact with*** (b)(6)

After the standard reclamation failed and discovering that (b)(6) withdrew the remaining balance and closed the Chase account, in April 2021, PBGC OBA sent a repayment demand letter to (b)(6). The letter, in part, stated, "*Our records show that one or more benefit payments were made to (b)(6) after the date of death, (b)(6). Federal law requires PBGC to recover this benefit overpayment. The total overpayment of \$5,214.30, including any withheld taxes, must be returned to PBGC.*" PBGC OBA received no response to the April 2021 letter. PBGC OBA then sent follow up correspondences in June 2021 and August 2021, which also received no response.

Since PBGC OBA received no response from (b)(6), the debt of \$5,214.30 was sent to the U. S. Department of Treasury's Centralized Receivables Service for collection of the debt from (b)(6)

In February 2023, after receiving an invoice from the U.S. Treasury Department for \$5,214.30, (b)(6) finally responded and disputed the debt. In her dispute, she stated, in part, “I am the granddaughter of (b)(6) ...I am not aware of what this debt is and who received money from this...I am his granddaughter and did not have any dealings with financials until his death...I don't know why this is coming to me and again, I have not received money on his behalf...Again, I have not received additional money on my grandfather's behalf so i am not liable for no \$5000 plus dollars.”

### **Sprint Account Records**

In March 2023, a subpoena was issued to Sprint in an effort to obtain account records identifying the account owner who made payments to an unknown Sprint account via JPMorgan Chase Visa Debit Card (b)(6). The payments were suspected to have been made around June 17, 2020 and July 20, 2020.

Sprint records confirmed that JPMorgan Chase Visa Debit Card (b)(6) was used to make two payments to Sprint account (b)(6). The two payments were made on June 16, 2020 at 16:20 hours and July 19, 2020 at 17:24 hours. The two payments were in the amounts of \$141.67 and \$146.08, respectively.

The account subscriber/owner was listed as (b)(6) (DOB: (b)(6) SSN: (b)(6)) of (b)(6). The phone number associated with the account was (b)(6).

### **Comcast Account Records**

In March 2023, a subpoena was issued to Comcast in an effort to obtain account records identifying the account owner who made payments to an unknown Comcast account via JPMorgan Chase Visa Debit Card (b)(6). The payments were suspected to have been made around June 13, 2020, June 30, 2020, and July 14, 2020.

The records revealed that JPMorgan Chase Visa Debit Card (b)(6) was used to make two payments to Comcast account (b)(6). The two payments were made on June 12, 2020 for \$300.00 and June 29, 2020 for \$409.77.

The account subscriber/owner was listed as (b)(6). Both the service and billing address were displayed as (b)(6), (b)(6) with a subscriber phone number of (b)(6). Per Sprint records, this phone number was confirmed to be owned by (b)(6).

The JPMorgan Chase Visa Debit Card (b)(6) was also used to make one single payment to Comcast account (b)(6). The payment was made on July 13, 2020 for \$148.89. The account subscriber/owner was (b)(6). Both the service and billing address were displayed as (b)(6), with a subscriber phone number of (b)(6).

## Conclusion

Based on the Chase financial statements, and the Sprint and Comcast records, it is reasonable to conclude that (b)(6) came into possession of the JPMorgan Chase Visa Debit Card (b)(6) on or around June 9, 2020 and began expending her grandfather's PBGC benefits that were dormant in the Chase account for the previous 10 months.

From June 9, 2020 to July 27, 2020, the existing account balance and PBGC deposits were withdrawn via point of sale transactions, mainly in Pearland, TX. At this time in 2020, (b)(6) residence was (b)(6). Additionally, both Sprint and Comcast confirmed that bill payments were made with debit card numbered (b)(6) for accounts that were owned by (b)(6).

It is reasonable to conclude that (b)(6) has committed federal violations, mainly theft of U.S. government funds. (b)(6) used PBGC pension benefits, intended for her grandfather, for personal gain and derived an economic benefit from those payments.

Since Mr. (b)(6) death on (b)(6) there remains an outstanding overpayment balance of \$5,214.30, which we believe (b)(6) is responsible. Any pension benefits paid in (b)(6) name, after his death, is the property of the United States Government.

## Criminal Referral and Disposition

(b)(5)-DPP

## Disposition

This investigation is closed.

(b)(6); (b)(7)(C)

Special Agent

5/11/2023

\_\_\_\_\_  
Date

**APPROVED:**

(b)(6); (b)(7)(C)

Assistant Inspector General for Investigations

\_\_\_\_\_  
Date



August 18, 2025

## CLOSEOUT MEMORANDUM

**TITLE:** (b)(6)

**INVESTIGATOR:** (b)(6); (b)(7)(C), Assistant Inspector General  
for Investigations

**OIG CASE NUMBER:** 24-0002-1

### Investigative Initiation

On October 24, 2023, Special Agent (b)(6); (b)(7)(C) (Social Security Administration, Office of the Inspector General, Office of Investigations, New Jersey Field Office) contacted PBGC Office of Benefits Administration (OBA) regarding fraud related to deceased participant (b)(6) (CID: (b)(6)). OBA ultimately referred the matter to the PBGC Office of Inspector General for investigation.

### Details of Investigation

(b)(6) was a participant in the Korvettes Retirement Plan Inc. (Plan), a terminated defined benefit pension plan trusteesd by PBGC. PBGC paid Mr. (b)(6) a monthly pension benefit in the amount of \$54.47; this money was disbursed, via direct deposit, into Mr. (b)(6) bank account on file with PBGC.

In October 2023, through the Social Security Administration, PBGC was notified that (b)(6) had died on (b)(6). Under the Plan, Mr. (b)(6) benefit payments should have ceased on his date of death. However, because his death was not reported to PBGC in or around October 2004, and under the assumption Mr. (b)(6) was alive, the agency continued to disburse his benefit payments through October 1, 2023. This resulted in 228-months of errant overpayments, totaling \$12,419.16.

### ***PBGC Benefit Records***

On October 1, 1979, (b)(6) commenced receiving his pension benefits with the prior plan administrator (Korvettes Retirement Plan Inc.). In May 1981, PBGC became trustee of the Plan and began paying Mr. (b)(6) his benefits.

On October 6, 2004, Mr. (b)(6) changed his payment disbursement method with PBGC to direct deposit. Therefore, from November 1, 2004 to October 1, 2023 his monthly benefits were deposited into Bank of America (formerly Fleet Bank, Routing Number: 021200339) Account Number: XXXXXX(b)(6). All the payments into account X(b)(6) were after (b)(6) had died.

A review of PBGC internal records revealed there were no attempts made, by any party, to report (b)(6) death to PBGC in October 2004, or any date thereafter. Under (b)(6) Plan, he opted for a Single Life Annuity coverage, therefore, there were no benefits payable to anyone after his death.

### ***Investigation Summary***

The investigation ultimately revealed that (b)(6), the son of (b)(6) had intentionally falsified his father's death certificate so that three federal agencies, and a private hospital, would continue to issue (b)(6) retirement benefits.

On two occasions, (b)(6) had an individual impersonate his father to a federal agency so that the agency would think his father was still alive and continue payments. The investigation concluded that (b)(6) unlawfully collected a total of \$690,000 for nearly 20 years, from October 2004 to December 2023. The agencies and entities affected were - Department of Defense: \$316,000, Social Security Administration: \$295,000, PBGC: \$12,000, and Saint Peter's University Hospital: \$67,000.

### ***Criminal Referral and Disposition***

On September 18, 2023, the investigation was accepted for prosecution by the United States Attorney's Office (USAO) for the District of New Jersey.

### ***Conclusion***

In November 2024, (b)(6) was charged, via criminal information, and pled guilty to, a violation of 18 U.S.C. § 641, Theft of Government funds.

On July 24, 2025, (b)(6) was sentenced to one year and one day in prison, two years of supervised release, and ordered to pay \$691,465.44 in restitution (\$12,419.16 to PBGC).

**Disposition**

This investigation is closed.

(b)(6); (b)(7)(C)

Assistant Inspector General for Investigations

\_\_\_\_\_  
Date

**APPROVED:**

(b)(6); (b)(7)(C)

Deputy Inspector General

\_\_\_\_\_  
Date



May 16, 2025

CLOSEOUT MEMORANDUM

**TITLE:** (b)(6) EIDL Fraud

**INVESTIGATOR:** (b)(6); (b)(7)(C) Assistant Inspector General  
for Investigations

**OIG CASE NUMBER:** 24-0004-I

**Investigative Initiation**

***Background***

The COVID-19 Economic Injury Disaster Loan (EIDL) program was established by the Coronavirus Aid, Relief, and Economic Security (CARES) Act in response to the economic disruptions caused by the COVID-19 pandemic. To obtain a loan under the EIDL program, a qualifying business was required to submit an application to the SBA and provide information about its operations, such as, the number of employees, gross revenues for the 12-month period preceding the pandemic, and cost of goods sold in the 12-month period preceding the pandemic. In the case of EIDLs for COVID-19 relief, the 12-month period was that preceding January 31, 2020. The applicant was also required to certify that all the information in the application was true and correct to the best of the applicant's knowledge.

EIDL applications were submitted directly to the Small Business Administration (SBA) and processed by the agency with support from a government contractor, Rapid Finance, headquartered in Bethesda, MD. The amount of the loan, if the application was approved, was based, in part, on the information provided by the applicant about employment, revenue, and cost of goods, as described above. EIDL funds were issued directly by the SBA and could be used for payroll expenses, sick leave, production costs, and business obligations, such as debts, rent, and mortgage payments.

(b)(6)

To detect and deter fraud associated with the COVID-19 EIDL program, PBGC's Office of Inspector General (OIG) analyzed EIDL applications submitted by

PBGC federal employees. During this review, PBGC-OIG learned that (b)(6) (b)(6), a GS-14 Management Analyst, applied for, and received, a \$10,000 loan under the COVID-19 EIDL program for a business named “(b)(6)” located at (b)(6) (b)(6)

However, we did not find a business by that name registered with the Maryland Secretary of State. We also asked the Maryland Department of Assessments & Taxation and the Maryland Department of Labor to query their databases for “(b)(6).” Both searches found no results for a business operating under that name. In addition, we conducted a law enforcement sensitive and open-source record search and did not find a business by the name of (b)(6)

## Details of Investigation

### *EIDL Application*

In the EIDL application for “(b)(6)” submitted on July 27, 2020, (b)(6) attested to the following:

1. He was the owner of “(b)(6).”
2. (b)(6) was a sole-proprietorship.
3. The business was located at (b)(6) (b)(6)
4. The Federal Tax ID for the business was (b)(6) social security number.
5. The business was created on December 29, 2010.
6. The company’s legal name was “(b)(6)” and the DBA was (b)(6)
7. The gross profit for (b)(6) in 2019 was \$20,000.

The initial loan application was digitally signed by (b)(6) and submitted through an IP address (b)(6)) for PBGC’s computer network.

### (b)(6) **2018 and 2019 Federal Tax Filings**

On August 7, 2020, SBA emailed (b)(6) requesting proof of the existence of “(b)(6).” In response that same day, (b)(6) submitted to SBA his 2018 and 2019 non-certified/non-signed IRS Form-1040 (U.S. Individual Income Tax Returns). In 2018, (b)(6) Schedule C indicated he owned a sole proprietorship, titled “(b)(6)” that sustained a loss of \$33,440.

In 2019, (b)(6) Schedule C indicated he owned a sole proprietorship, titled “(b)(6)” that sustained a loss of \$32,700. (Note: If

(b)(6) maintains that "(b)(6)" is the same business as "(b)(6)," his 2019 Schedule C showed a loss of \$32,700 to the business, while his EIDL application showed a gross profit of \$20,000.)

### ***Loan Disbursement***

(b)(6) signed a Loan Authorization Agreement, dated August 7, 2020. It was submitted to SBA using another IP address (b)(6) owned by PBGC. On August 8, 2020, SBA deposited \$10,000 in EIDL funds for "(b)(6)" into Navy Federal Credit Union (Routing: 256074974) Account: XXXXXX(b)(6)

### ***Loan History***

From September 2020 to October 2023, (b)(6) repaid \$0.00 on the loan.

On October 27, 2020, (b)(6) asked the SBA about obtaining more loan money through the EIDL program. On December 5, 2020, SBA noticed that the 2018 and 2019 tax returns (b)(6) submitted to SBA did not show "(b)(6)" in the Schedule C. Therefore, SBA placed a hold on (b)(6) second request for additional money due to suspected fraud.

In July 2023, SBA made the loan to "(b)(6)" a part of its "Liquidation Review Project" and referred it to the "Liquidation Team." On July 12, 2023, (b)(6) contacted SBA and stated he had been making payments "in the portal." However, SBA documents show no loan money was ever re-paid. On September 5, 2023, SBA "charged-off" the entire loan because (b)(6) failed to respond to its collection efforts made by telephone calls and letters.

### **Criminal Referral and Disposition**

(b)(6); (b)(5)-DPP

### **Conclusion**

The evidence indicated that (b)(6) fraudulently obtained, by using PBGC equipment and network connections, \$10,000 in government funds by falsifying an EIDL loan application for a non-existent business, (b)(6)

(b)(6), as the purported sole owner, applied for a \$10,000 loan for (b)(6).” SBA’s approval of the loan amount was based, in part, on the information provided by (b)(6) about employment, revenue, and cost of goods. (b)(6), as the applicant, was required to certify that all the information in the application was true and correct to the best of his knowledge.

Among other things, (b)(6) attested that (b)(6) was created on December 29, 2010, in Maryland, and had a gross profit in 2019 of \$20,000. No records, including State of Maryland records, show any business in the state under that name. Further, the tax documents he submitted to SBA to prove the existence of (b)(6) did not reference the name of that business; instead, they referenced (b)(6).

In furtherance of this fraud and theft of government funds, (b)(6) lied to SBA that he had been making loan re-payments “in the portal,” when SBA records show he had not re-paid any loan money.

### Disposition

(b)(5)-DPP

(b)(6); (b)(7)(C)

Assistant Inspector General for Investigations

05/16/2025

Date

### APPROVED:

(b)(6); (b)(7)(C)

Deputy Inspector General

5/16/2025

Date

12JAN2026

## 24-0005-I Operation Roundabout

**Complaint Summary:**                      Operation Roundabout:

- 21-0007-I: (b)(6) MyPBA Breach
- 20-0007-I: Breach - (b)(6)
- 20-0006-I: Breach - (b)(6)
- 20-0003-I: (b)(6) - Identity Theft
- 19-0013-I: Breach - (b)(6)
- 19-0012-I: Breach - (b)(6)

**Parent:**

**Related Case:**                                      21-0007-I 20-0007-I 20-0006-I 20-0003-I 19-0013-I 19-0012-I 21-0073-C

**Current Status:**                                      Closed - Final

**Current Status Date:**                                      26JUL2025

**Current Status Notes:**                                      The investigation was closed by DCIS and PBGC-OIG and subsequently picked up by INTERPOL due to a link to a larger investigation involving the identified suspect.

**Date Received:**    27DEC2023

**Date Initiated:**    27DEC2023

**Primary Investigator:**                                      (b)(6); (b)(7)(C)

**Other Investigator:**                                      [Redacted]

**Type:**    Criminal

**Subject Type:**    Non Employee

**Restricted:**    No

**Category:**    Breach

**Specific 1:**    Network

**Specific 2:**    MyPBA

**Received By:**    Investigation

**Complaint Source:**    Investigative Initiative

**Complainant Organization:**

**Complainant Location:**    PBGC - 445 12th Street, SW, Washington, DC

**Allegation Organization:**

**Allegation Location:**    PBGC - 445 12th Street, SW, Washington, DC

**Pension Plan:** Multiple

**Joint Investigation -Agency Name:** Defense Criminal Investigative Service (DCIS)



February 20, 2025

## CLOSEOUT MEMORANDUM

**TITLE:** (b)(6) - Post Date of Death Payments

**INVESTIGATOR:** (b)(6); (b)(7)(C), Special Agent

**OIG CASE NUMBER:** 24-0007-I

### Investigative Initiation

In February 2024, through the Social Security Administration (SSA), Office of Inspector General (OIG) notified PBGC-OIG that PBGC participant (b)(6) had died on (b)(6). However, because her death was not reported to PBGC in or around February 2007, and under the assumption Ms. (b)(6) was alive, the agency continued to disburse her benefit payments through February 1, 2024. This resulted in 203-months of errant overpayments, totaling **\$40,995.85**. PBGC-OIG, therefore, began a joint investigation with SSA-OIG to determine the identity of the person(s) who took physical possession of the benefit overpayments.

### Details of Investigation

On August 1, 2003, (b)(6) commenced receiving beneficiary pension benefits from PBGC as the surviving spouse of (b)(6). Her husband's date of death was reported to PBGC as (b)(6). In April 2003, Ms. (b)(6) submitted her PBGC beneficiary application where she requested her PBGC payments be disbursed into a Bank of America checking account.

On or around November 21, 2023, SSA received notification that (b)(6) was deceased. In January 2024, PBGC received notification from the Social Security Administration (SSA) Death Master File (DMF), which confirmed Mrs. (b)(6) died on (b)(6). Unaware of (b)(6) death, from March 2007 to February 2024, PBGC continued to make monthly electronic deposits of \$201.95 to (b)(6) bank account on file, which she shared with her daughter, (b)(6). Since (b)(6) death, PBGC had made direct deposit payments into the Bank of America account totaling \$40,995.85. A review of PBGC internal records revealed there were no attempts made, by any party, to report (b)(6)

(b)(6) death to PBGC in February 2007, or any date thereafter. (b)(6) made no efforts to notify SSA or Bank of America of her mother's death. (b)(6) (b)(6) withdrew money from the Bank of America account until around June 2019.

#### *PBGC Internal Review of Records*

(b)(6) did not have the MyPBA online portal established. On January 22, 2024, PBGC mailed a corresponding PBGC letter to the address on file, (b)(6) (b)(6) to verify, (b)(6) living status. The mail was undeliverable to the address.

#### *Interview of (b)(6)*

Special Agent (SA) (b)(6); (b)(7)(C), SSA OIG, interviewed (b)(6). (b)(6) (b)(6) did not admit or deny the allegation that she took the funds out of the account. She claimed she is not familiar with the account and would need to do "research" on the account to provide any statements. The investigator out that (b)(6) made payments from the account to another bank in her name, however, she continued to decline to explain.

### **Criminal Referral and Disposition**

In May 2024, the case was presented for prosecution to the United States Attorney's Office (USAO) for the Southern District of Georgia and was subsequently accepted. On July 29, 2024, (b)(6) was formally charged by the USAO, via criminal information, with one count of Title 18 U.S.C. § 641, theft of government funds.

### **Conclusion**

On August 28, 2024, (b)(6) pleaded guilty in the United States District Court, Southern District of Georgia to one count of Title 18 U.S.C. § 641 for the theft of the \$40,995.85 in PBGC benefits and \$189,560.43 in SSA benefits.

### **Disposition**

Pursuant to (b)(6) guilty plea, on January 28, 2025, she was sentenced to five years of supervised probation with twelve months of community service hours. Additionally, (b)(6) was ordered to pay full restitution to PBGC, in the amount of \$40,995.85 and to SSA, in the amount of \$189,560.43. Additionally, she was ordered to pay a \$100 assessment fee.

Notification was made to the Office of Benefits Administration regarding the pending restitution payments.

This investigation is closed.

(b)(6); (b)(7)(C)

Special Agent

02/20/2025

Date

**APPROVED:**

(b)(6); (b)(7)(C)

Assistant Inspector General for Investigations

\_\_\_\_\_  
Date



07/31/2024

### CLOSEOUT MEMORANDUM

**TITLE:** (b)(6) - Post Date of Death Payments  
**INVESTIGATOR:** (b)(6); (b)(7)(C) Special Agent  
**OIG CASE NUMBER:** 24-0011-I

### Investigative Initiation

On March 4, 2024, the PBGC, Participant Services Department (PSD) reported to the Office of Inspector General (OIG) that the participant, (b)(6) (b)(6) passed away on (b)(6), and his spouse, (b)(6) called to inquire about receiving her payments upon his death. During the call, PBGC discovered (b)(6) August 2023 benefit check was mailed and negotiated after this death. However, (b)(6) stated she did not receive this check.

### Details of Investigation

(b)(6) was a participant in the LTV Steel Hourly Pension Plan (Plan), a terminated defined benefit pension plan now trusted by PBGC. PBGC paid (b)(6) a monthly pension benefit in the amount of \$1,188.72 and the checks were mailed to (b)(6). (b)(6) disclosed that, even though they were married, she lived separately from (b)(6). At the time of his death, (b)(6) lived in Gary, Indiana with a relative, (b)(6) (b)(6) resides at (b)(6). Under the Plan, (b)(6) PBGC benefit payments should have been ceased upon his death; however, as his beneficiary, (b)(6) is eligible for a \$110.04 monthly benefit.

After a review of additional records, we determined the agency mailed benefit payments to (b)(6) address in Gary, IN through September 1, 2023. The August 2023 check was confirmed to have been signed and negotiated. PBGC was able to issue a stop payment for the September 2023 benefit check. This resulted in an overpayment of 1-month, totaling \$1,188.72.

July 31, 2024

Page 2

We discovered the August 2023 check was deposited into a JP Morgan Chase bank account, we subsequently obtained account holder records for this account. Upon review, PBGC-OIG identified the account holder where the funds were deposited belonged to (b)(6) (b)(6) is the relative that (b)(6) lived with until death. The bank records also confirmed the PBGC benefit check was signed and deposited into (b)(6) account after (b)(6) death.

## Criminal Referral and Disposition

(b)(5)-DPP

## Conclusion

Based on evidence gathered and examined during the investigation, PBGC-OIG has concluded that the participant's post date of the death benefits were negotiated by (b)(6). We have referred this matter to the PSD Recovery Department to reclaim the \$1,188.72 for August 2023 benefit payment.

## Disposition

This investigation is closed. The Office of Investigations notified PSD of the disposition of the investigation.

(b)(6); (b)(7)(C)

Special Agent

07/31/2024

Date

**APPROVED:**

(b)(6); (b)(7)(C)

Assistant Inspector General for Investigations

\_\_\_\_\_  
Date



10/10/2025

## CLOSEOUT MEMORANDUM

**TITLE:** (b)(6) – False Claims (Contractor)

**INVESTIGATOR:** (b)(6); (b)(7)(C), AIGI

**OIG CASE NUMBER:** 24-0013-I

### Investigative Initiation

On August 6, 2024, (b)(6); (b)(7)(C) (Special Agent, Americorp OIG) contacted the Office of Investigations regarding an ongoing fraud investigation with a potential nexus to PBGC. SA (b)(6); (b)(7)(C) indicated he identified that one of the subjects for an Americorp OIG investigation (I24HQ00015) was affiliated with a PBGC email and phone number. The subject, (b)(6) was employed as a federal civil servant at the Department of Housing and Urban Development (HUD) as an HR professional.

The allegation was that (b)(6) was committing fraud by working as a contractor at multiple federal agencies, to include PBGC, while concurrently in her federal position at HUD. Due to the nature of the allegation and PBGC nexus, PBGC OIG initiated an investigation into the matter.

### Details of Investigation

Between October 25, 2021, through May 2025, (b)(6) served as a full-time GS-13 Management and Program Analyst with HUD.

Between October 25, 2021, through September 2024, (b)(6) obtained multiple full-time government contractor positions to perform Human Resources services for other federal agencies, one of them being PBGC, even though she was a full-time U.S. government employee with HUD. (b)(6) did not request approval from HUD to engage in this outside employment.

Between September 2023 and September 2024, the Cameo Consulting Group (Cameo) employed (b)(6) to perform full-time work as a Human Resources Recruitment Support for PBGC. In that time, (b)(6) submitted invoices claiming

she worked a total of 1688 hours, which led to PBGC being billed for \$110,327 in labor hours.

Between September 1, 2021, through April 30, 2023, Contractor-A employed (b)(6) to perform full-time work as a Human Resources Assistant for AmeriCorps.

Between May 16, 2022, through December 2, 2022, Contractor-B employed (b)(6) to perform full-time work as a Human Resources Specialist for National Institutes of Health (NIH).

As a result of being employed full-time by HUD, Contractor-A, Contractor-B, and Cameo (PBGC contractor), (b)(6) falsely claimed to work more hours for the federal government than she actually worked. For example, in June 2022, (b)(6) combined hours totaled more than 24 hours in a single day on 13 occasions. Furthermore, (b)(6) was required to, and did ultimately, certify the number of hours she worked at HUD on a bi-weekly basis to be paid her full federal salary. (b)(6) falsely asserted that she worked more hours for HUD than she did, causing the U.S. government to pay her for hours she did not actually work.

(b)(6) concealed her employment with HUD, Contractor-A, Contractor-B, and Cameo from each other. She was able to successfully conceal her employment because she teleworked in all four positions.

## **Criminal Referral and Disposition**

On July 11, 2025, (b)(6) pleaded guilty to (1) count in violation of 18 U.S. Code § 287, making false, fictitious or fraudulent claims to the U.S. government. On September 30, 2025, in the U.S. District Court for the District of Columbia, (b)(6) was sentenced to probation for a term of 1 year and ordered pay a \$100 special assessment and restitution to the U.S. government in the amount of \$225,866.99. The restitution payments are to be distributed in proportion to the amount she defrauded each agency.

## **Conclusion**

By falsely claiming to work as many hours as she claimed she did, (b)(6) caused false claims to be submitted to the United States from Contractor-A, Contractor-B, and Cameo. (b)(6) knew that such claims were false, yet voluntarily, intentionally, and willfully submitted false information to Contractor-A, Contractor-B, and Cameo knowing that the contractor would bill the U.S. government for hours that (b)(6) did not work.

## Disposition

This investigation is closed. The Office of Investigations notified PBGC's Human Resources Department of the disposition of the criminal prosecution, and the Financial Operations Department of the expected restitution payments.

(b)(6); (b)(7)(C)

\_\_\_\_\_  
Date

Assistant Inspector General for Investigations

### APPROVED:

(b)(6); (b)(7)(C)

\_\_\_\_\_  
Date

Deputy Inspector General



October 29, 2025

**CLOSEOUT MEMORANDUM**

**TITLE:** (b)(6) - Post Date of Death Payments

**INVESTIGATOR:** (b)(6); (b)(7)(C) Special Agent

**OIG CASE NUMBER:** 24-0015-I / 24-0006-C

**Investigative Initiation**

On November 7, 2023, the PBGC, Office of Benefits Administration (OBA) reported to the Office of Inspector General (OIG) that PBGC participant, (b)(6) (b)(6) benefit checks were issued and negotiated after his death in August 2022.

**Details of Investigation**

(b)(6) was a participant in the United Air Lines Inc. Pilots Fixed Benefit Income Plan (Plan), a terminated defined pension plan now trustee by PBGC. PBGC paid (b)(6) a monthly pension benefit in the amount of \$1,406.70 and this money was mailed to (b)(6) owned by (b)(6).

(b)(6) died on (b)(6). Under the Plan, (b)(6) PBGC benefit payments should have ceased on the date of death. However, because the death was not reported in a timely manner to PBGC, the agency continued to mail benefit payments into his PO box through April 1, 2023. This resulted in an overpayment of 7-months, totaling \$9,846.90 in errant payments. Any pension benefits paid in (b)(6) name after his death is the property of the United States Government. Therefore, the PBGC Office of Inspector General (OIG) began investigating the whereabouts of the benefit overpayments mailed to (b)(6) (b)(6)

During the investigation, OIG requested payment status records for the 7 checks mailed and verified that the checks were deposited at Boeing Employees' Credit Union (BECU). The review of the records revealed that the account was owned by (b)(6) and listed as a joint account holder was his son, (b)(6). The PBGC checks were endorsed and deposited monthly into (b)(6) account

via an automated teller machine (ATM). The records showed the PBGC funds were expended through various point of sale transactions in the Honolulu area. The investigation concluded that (b)(6) was the individual responsible for taking possession of the benefit checks, depositing the checks, and utilizing the funds for personal gain. However, we were ultimately unable to locate (b)(6)

**Criminal Referral and Disposition**

(b)(5)-DPP

**Conclusion**

Based on evidence gathered and examined during the investigation, PBGC-OIG has concluded that fraud has occurred. However, DOJ Civil Division determined the subject is unable to repay the funds due to being unemployed. Therefore, the DOJ Civil Division closed the matter, and PBGC OIG has followed suit.

**Disposition**

This investigation is closed. The Office of Investigations notified OBA of the disposition of the investigation.

(b)(6); (b)(7)(C)

Special Agent

\_\_\_\_\_  
Date

**APPROVED:**

(b)(6); (b)(7)(C)

Assistant Inspector General for Investigations

\_\_\_\_\_  
Date

Cases Closed Final Status

12JAN2025  
 Start Range: 01JAN2025  
 End Range: 31DEC2025

| Number   | Title   | Date Initiated | Current Status   | Status Date | Category                                       | Specific 1                      | Specific 2     | Received By        |
|----------|---|----------------|--|-------------|--|---------------------------------|----------------|--------------------|
| 19-0013- | Breach (b)(6)   | 09Apr2019      | Closed - Final   | 26Jul2025   | Pension Benefit Theft - Vulnerable Participant | Theft by Other Person           | [None]         | Email              |
| 20-0003- | (b)(6) Identity Theft   | 17Oct2019      | Closed - Final   | 26Jul2025   | Pension Benefit Theft - Vulnerable Participant | Theft by Other Person           | [None]         | IG Hotline - Email |
| 20-0006- | Breach (b)(6)   | 30Jan2020      | Closed - Final   | 26Jul2025   | Pension Benefit Theft - Vulnerable Participant | Theft by Other Person           | [None]         | Email              |
| 20-0007- | Breach (h)(6)   | 30Jan2020      | Closed - Final   | 26Jul2025   | Pension Benefit Theft - Vulnerable Participant | Theft by Other Person           | [None]         | Email              |
| 20-0012- | (b)(6)  | 01Jun2020      | Closed - Final   | 24Jul2025   | Breach   | Network                         | MyPBA          | IG Hotline - Phone |
| 21-0007- | (b)(6) MyPBA Account Breach   | 23Mar2021      | Closed - Final   | 26Jul2025   | Breach   | Network                         | MyPBA          | IG Hotline - Email |
| 24-0005- | Operation Roundabout  | 27Dec2023      | Closed - Final   | 26Jul2025   | Breach   | Network                         | MyPBA          | Investigation      |
| 24-0007- | (h)(6) Post Date of Death Payments  | 14Feb2024      | Closed - Final   | 24Feb2025   | Pension Benefit Theft - Deceased Participant   | Theft by Other Person           | [None]         | IG Hotline - Email |
| 24-0011- | (h)(6) Post Date of Death Payments  | 24Jul2024      | Closed Final - Referred to PSD for Administrative Recovery | 14Apr2025   | Pension Benefit Theft - Deceased Participant   | Theft by Other Person           | [None]         | IG Hotline - Email |
| 24-0015- | (h)(6) Post Date of Death Payments  | 26Sep2024      | Closed - Final   | 31Oct2025   | Pension Benefit Theft - Deceased Participant   | Theft by Other Person           | [None]         | Email              |
| 17-0014- | Proactive Data Matching and Analysis - U.S. Department of Health and Human Services (HHS) Medicare Data | 28Mar2017      | Closed - Final   | 14Apr2025   | Pension Benefit Theft - Deceased Participant   | [None]                          | [None]         | Investigation      |
| 19-0005- | (h)(6) Post date of death payment   | 26Nov2018      | Closed Final - Referred to PSD for Administrative Recovery | 11Apr2025   | Pension Benefit Theft - Deceased Participant   | [None]                          | [None]         | Written            |
| 19-0017- | PBGC Employees Data Match Project with the Department of Education OIG                                  | 25Jun2019      | Closed - Final   | 14Apr2025   | Employee Integrity - PBGC                      | Other                           | Other          | [Other]            |
| 19-0019- | (b)(6) ODRO Fraud   | 12Sep2019      | Closed Final - Referred to PSD for Administrative Recovery | 11Apr2025   | Participant Benefit Irregularities             | [None]                          | [None]         | Written            |
| 20-0009- | (b)(6) Post Date of Death Payment   | 04Mar2020      | Closed Final - Referred to PSD for Administrative Recovery | 22Apr2025   | Pension Benefit Theft - Deceased Participant   | Theft by Other Person           | [None]         | Email              |
| 20-0010- | (h)(6) Post Date of Death Payment   | 19May2020      | Closed Final - Referred to PSD for Administrative Recovery | 11Apr2025   | Pension Benefit Theft - Deceased Participant   | Theft by Other Person           | [None]         | Email              |
| 20-0014- | (h)(6) Post Date of Death Payment   | 31Jul2020      | Closed Final - Referred to PSD for Administrative Recovery | 11Apr2025   | Pension Benefit Theft - Deceased Participant   | Theft by Other Person           | [None]         | Investigation      |
| 21-0001- | (h)(6) Post Date of Death Payment   | 30Nov2020      | Closed Final - Referred to PSD for Administrative Recovery | 22Apr2025   | Pension Benefit Theft - Deceased Participant   | Theft by Other Person           | [None]         | Email              |
| 21-0011- | (h)(6) Post Date of Death Payments  | 26May2021      | Closed Final - Referred to PSD for Administrative Recovery | 14Apr2025   | Pension Benefit Theft - Deceased Participant   | Theft by Other Person           | [None]         | Investigation      |
| 21-0013- | (h)(6) Post Date of Death Payments  | 28Jun2021      | Closed Final - Referred to PSD for Administrative Recovery | 14Apr2025   | Pension Benefit Theft - Deceased Participant   | Theft by Relative               | [None]         | Investigation      |
| 21-0018- | (h)(6) Post Date of Death Payments  | 30Aug2021      | Closed Final - Referred to PSD for Administrative Recovery | 11Apr2025   | Pension Benefit Theft - Deceased Participant   | Theft by Relative               | [None]         | Investigation      |
| 22-0004- | (h)(6) Diverted Payments - Account Takeover   | 13Jan2022      | Closed Final - Referred to PSD for Administrative Recovery | 11Apr2025   | Breach   | Customer Call Center            | Identity Theft | IG Hotline - Email |
| 22-0007- | (h)(6) Post Date of Death Payments  | 18Apr2022      | Closed Final - Referred to PSD for Administrative Recovery | 11Apr2025   | Pension Benefit Theft - Deceased Participant   | Theft by Other Person           | [None]         | Investigation      |
| 23-0002- | (h)(6) Payment Diversion - Identity Theft   | 09Nov2022      | Closed - Final   | 18Mar2025   | Breach   | Customer Call Center            | Identity Theft | IG Hotline - Email |
| 23-0005- | (h)(6)  | 08May2023      | Closed Final - Referred to PSD for Administrative Recovery | 14Apr2025   | Pension Benefit Theft - Deceased Participant   | Theft by Relative               | [None]         | Email              |
| 24-0002- | (h)(6) Post Date of Death Payments  | 25Oct2023      | Closed - Final   | 20Aug2025   | Pension Benefit Theft - Deceased Participant   | Theft by Relative               | [None]         | Email              |
| 24-0004- | (h)(6) EIDL Fraud   | 22Dec2023      | Closed - Final   | 27May2025   | Employee Integrity - PBGC                      | Theft from a Government Benefit | Other          | Investigation      |

|           |                 |                 |           |                |           |                           |                         |                      |       |
|-----------|-----------------|-----------------|-----------|----------------|-----------|---------------------------|-------------------------|----------------------|-------|
| 24-0013-I | (b)(6)<br>Fraud | Invoice and T&A | 05Aug2024 | Closed - Final | 10Oct2025 | Employee Integrity - PBGC | Timeshee/Timecard fraud | Conflict of Interest | Email |
|-----------|-----------------|-----------------|-----------|----------------|-----------|---------------------------|-------------------------|----------------------|-------|