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November 29, 2022

Americans Abroad Caucus  
Washington D.C. 20515

**Re: SECURE Act 2.0 (H.R. 2954) and Earn Act (S. 4808)**

Dear Congressman/Congresswoman,

We, the Association of Americans Resident Overseas ([AARO](http://www.aaro.org)) understand that House and Senate leaders from both parties are ironing out differences between the chambers' retirement packages, the Securing a Strong Retirement Act of 2022 (H.R. 2954) and the Enhancing American Retirement Now Act (S. 4808), and that you hope for action soon on this legislation.

We call your attention to the fact that Americans living overseas suffer from exclusion from the financial system, and particularly have difficulty in accessing and retaining savings vehicles and retirement plans.

We have authored an article, published on October 3, 2022, in Tax Notes (found [here](#)) on the topic. AARO sent letters to the Senate Finance Committee (see [here](#)) and the Committee on Health, Education, Labor, and Pensions (see [here](#)) this past summer, calling the Committees' attention to the fact that Americans living overseas suffer from exclusion from the financial system, and particularly have difficulty in accessing and retaining savings vehicles and retirement plans. We requested in our letters that, during the reconciliation of the House and Senate retirement bills, the Senate Committees add provisions to reduce this financial exclusion. We sent follow-up letters last week.

We now ask you, on the House side of the reconciliation process, to please consider how to address the difficulties suffered by overseas Americans as you finalize this important legislation. Suggestions on how to address our concerns are outlined in the article and in these letters.

Thank you very much. We are available for elaboration at your convenience.

Sincerely,

Doris L. Speer  
President  
Association of Americans Resident Overseas  
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