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November 21, 2022

Committee on Finance  
United States Senate  
219 Dirksen Senate Office Building  
Washington, D.C. 20510

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

Dear Senator,

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.

AARO sent a letter 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 bills, provisions be added to reduce this financial exclusion. We have further authored an article, published on October 3, 2022, in Tax Notes (found [here](#)) on the same topic. Suggestions on how to address our concerns are outlined in these letters as well as in the article.

We ask you to please consider how to address the difficulties suffered by overseas Americans as you finalize this important legislation.

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

Sincerely,

Doris L. Speer  
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**Americans Helping Americans Abroad**  
*Association régie par la loi du 1er juillet 1901*