

Congress of the United States
Washington, DC 20515

March 19, 2015

Dear Colleague,

We are reaching out to you as co-chairs of the newly formed Financial Protection and Life Insurance Caucus. Policymakers face unprecedented challenges as 10,000 Americans will turn 65 every day over the next 15 years. Additionally, Americans are living longer and many do not have traditional pensions to rely on for lifetime income.

The pressures placed on the public safety net are growing. Now more than ever, families need private sector solutions to help them build their own personal financial safety nets. Public policy should encourage Americans to save more, plan ahead, and protect their financial and retirement security. Life insurers' products protect families from the impact of certain financial risks, such as mortality, disability, and long-term care needs. And life insurers deliver income guarantees through annuities that address longevity—the risk of outliving your retirement savings.

As Congress looks to reform the tax code, we will work on a bipartisan basis to ensure that public policy confirms the importance of private sector partners that encourage responsible financial decision-making for families, reducing the strain on government programs.

If you agree with these policy objectives, then we ask you to join us as a member of the **Financial Protection and Life Insurance Caucus**. To join the caucus or to ask questions, please contact Whitney Daffner (Rep. Pat Tiberi) at 225-5355 or Brandon Casey (Rep. Richard Neal) at 225-5601.

Sincerely,



Pat Tiberi
Member of Congress



Richard Neal
Member of Congress