

November 7, 2019

The Honorable Mitch McConnell
Majority Leader
U.S. Senate
S-230, U.S. Capitol
Washington, DC 20510

The Honorable Chuck Schumer
Minority Leader
U.S. Senate
S-221, U.S. Capitol
Washington, DC 20510

CC: Members of the United States Senate

RE: Enact SECURE

We are writing to urge you to enact H.R. 1994, the Setting Every Community Up for Retirement Enhancement (SECURE) Act. Now is the time to pass this comprehensive bill that will help the families of veterans, small businesses, retirement plan sponsors, cooperatives, religious organizations, and workers.

As financial advisors, it is our job to help Americans save for retirement. We know firsthand that action to improve retirement security is needed now more than ever, with 10,000 Americans turning 65 every day and many living 30 years or more in retirement. The retirement security provisions in the SECURE Act would have real-world implications for our clients, making it easier for small employers to sponsor a retirement plan, encouraging employees to save more, and making critical retirement-related tax clarifications for church organizations and institutions. Estimates based on revenue tables by the Joint Committee on Taxation predict that increasing access for employees of small employers alone will result in more than 700,000 new retirement savings accounts.

The SECURE Act would also make much needed improvements to the defined benefit landscape by reforming non-discrimination rules and ensuring that pension premiums for charitable and non-profit associations are reduced. In addition to the important retirement provisions in the bill, it would also fix tax issues for America's Gold Star families, helping to protect survivor benefits for our nation's military heroes.

All of these provisions enjoy bipartisan, bicameral support. As representatives from every state across America, we urge you not to miss this opportunity to enact legislation that would provide retirement security to millions of Americans and honor our nation's heroes.

Sincerely,

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