



January 24, 2024

The Honorable Lloyd Smucker
United States House of Representatives
302 Cannon House Office Building
Washington, DC 20515

The Honorable Terri Sewell
United States House of Representatives
1035 Longworth House Office Building
Washington, DC 20515

Dear Representatives Smucker and Sewell:

AARP, which advocates for the more than 100 million Americans age 50 and older, writes to express our support for your efforts to extend access to retirement savings to more Americans through the *Retirement Savings for Americans Act*.

Nearly 1 out of 4 Americans has no retirement savings, and more than half of all Americans [report](#) they are concerned they will not achieve financial security in retirement. We know that Americans are much more likely to save when they have access to retirement savings options at work. Today nearly half of all private-sector employees do not have access to an employer-sponsored retirement savings program. The *Retirement Savings for Americans Act* would help more families across the country save for retirement.

AARP believes improving the health and financial security of older Americans is central to ensuring they can have a fulfilling and dignified life as they age. That is why AARP has fought for many years to implement state-facilitated retirement savings programs, and we are excited to see the potential to cover even more of America's workers through federal legislation.

Thank you for your efforts on this important issue. We look forward to working with you and all of Congress to expand access to workplace retirement savings. If you have any questions, please contact me, or have your staff contact Clark Flynt-Barr of our Government Affairs team at [REDACTED]

Sincerely,

A handwritten signature in purple ink that reads "Bill Sweeney". The signature is written in a cursive, flowing style.

Bill Sweeney
Senior Vice President
Government Affairs