



601 Pennsylvania Avenue, N.W.
Suite 900, South Building
Washington, D.C. 20004-2601
Tel: 202-220-3172
Fax: 202-639-8238
Toll-Free: 1-866-360-7197
Email: nrlnmessage@msn.com
Website: <http://www.NRLN.org>

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**NRLN is a coalition of 26 associations
advocating the rights of 2.1 million
American retirees from...**

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November 23, 2009

The Honorable Lloyd Doggett
U.S. House of Representatives
201 Cannon House Office Building
Washington, DC 20515-4325

Dear Representative Doggett:

On behalf of the more than 2 million retirees represented by the National Retiree Legislative Network, I am writing to endorse your bill, the "Retirement Fairness Act of 2009." The NRLN commends your intent to amend the Internal Revenue Code of 1986 to prevent the overstatement of benefits payable to non-highly compensated employees under qualified defined benefits pension plans.

In the NRLN's Legislative Agenda we have the following stated objective:

Misuse of Defined Pension Plans to Enhance Executive Deferred Compensation: *Pension Protection Act of 2006 must reaffirm IRS rules that state that Defined Pension Plans "Must not discriminate in favor of highly compensated employees". If a company desires to provide enhanced supplemental deferred compensation, it must not intermingle or fund these liabilities with qualified plan assets or benefit from tax advantages gained through Defined Pension Plans.*

The use of plan assets as indicated above effectively constitutes reversions that place pension security at risk and deny participants the opportunity to benefit from IRS Section 420 transfers to pay for retiree healthcare and/or COLAs to mitigate the impact of inflation on fixed income.

If your bill is enacted, it will be a positive step toward accomplishing our objective since it would close the loopholes in rules that allow certain employers to improperly enhance executive benefits and contributions while minimizing benefits and contributions for rank-and-file workers.

We greatly appreciate your effort in this area of such great importance to millions of retirees. Marta Bascom, the NRLN's Executive Director, can be reached at 703-863-9611 should you have any questions regarding this issue's impact on retirees. On a personal note, as a fellow Texan, I am pleased to see your interest in protecting the pensions of America's workers and retirees by preventing abuses of defined benefits plans to favor executives.

Sincerely,

Bill Kadereit

President, National Retiree Legislative Network