

April 14, 2017

The Honorable John Cornyn
517 Hart Senate Office Building
United States Senate
Washington, DC 20510

Dear Senator Cornyn:

ROA supports your bill S.492, "Servicemember Retirement Improvement Act" allowing reserve members to make the \$18,000 allowable contribution to their Thrift Savings Plan while not inhibiting them from making contributions to their retirement plan from their civilian employment.

The original intention of providing a TSP contribution retirement system was to expand retirement benefits to all military servicemembers. It was an unintentional oversight to not account for reserve members with two retirement plans, who potentially have the financial wherewithal to max out the \$18,000 TSP contribution level. This bill provides a technical fix and would restore fairness to the military's new retirement system and not punish reservists for pursuing their civilian careers. Beyond a question of fairness, this bill helps critical retention efforts because many of those who might max out on their TSP are in high-demand, critical specialties including medical doctors, legal professionals, and pilots. Removing the \$18,000 combined cap on their civilian and military saving plans provides greater financial incentive for these professionally skilled individuals to stay in the armed forces.

ROA has a membership of 50,000 and is the only national military association that exclusively supports all the uniformed reserve components of the United States. Thank you for your efforts on this issue, and your support of our veterans. Please have your staff call Susan Lukas, ROA's legislative director, at 202-646-7713 or e-mail at slukas@roa.org with any question or issue you would like to discuss.

Sincerely,



Jeffrey E. Phillips
Maj. Gen., USA (Ret.)
Executive Director

Thank you for your leadership, sir!