

12 April 2013

ATTN: International Tax Reform Working Group

Dear Representative Nunes and Blumenaur,

I am writing to ask that the International Taxation Committee of the Ways & Means Committee for Tax Reform seriously consider the ACA proposal for **reform to Residency-based taxation RBT**.

As one of nearly 7 million American citizens living, working and voting from abroad, and contributing to the economic growth of the U.S. economy, **I believe the current Citizenship based taxation regime must be reformed**. Current tax policy is negatively affecting our ability to compete for jobs, grow the US economy through international business and exports, and live overseas. Current tax policy damages both individuals and the welfare of our country. The following are some examples of the fallout on Americans working overseas from current U.S. Citizenship based taxation:

- **Inability to relocate and work internationally**
- **Denial of job opportunities or job advancement**
- **Refusal of entry into business partnerships**
- **Closure or denial of financial instruments (pensions, life insurance policies, basic bank accounts *and* retirement savings accounts, etc.)**
- **Exposure to double, increased tax burden**
- **Financially ruinous penalties due to broad application of criminal tax evasion regulations on those making simple filing errors due to complexity of the US tax code.**

I have been personally affected by this situation. I am a married, stay-at-home mother of three children. I stay at home, not because I want to or because we can afford to but because an additional salary in our household could not sustain the increased tax burden placed on us while living abroad. As a result, we cannot afford language tutors for our children who are schooled in French; we cannot afford to save for university for our 3 children (whose language skills will not be good enough to attend a European university) and we are unable to properly save for retirement.

Life abroad for us has not been the celebrated, glamorous lifestyle that some Americans believe it to be. We are simply a middle-class family trying to make ends meet. We took this international assignment as a way to remain employed. We have no secret bank accounts, we have no lucrative "expatriate package" to privately educate our children and to ski the alps all winter long in 5-star resorts. And we barely have enough money saved each year to head home to visit our elderly parents. My husband's 83 year old mother was seriously ill this year, resulting in a partial amputation of one of her legs. We struggled to afford to get to see her, to comfort and support her through this ordeal. My husband works hard and makes a decent salary to provide for us. But as Americans, our double tax burden leaves us with nothing to plan for our future and the future of our precious children, let alone unforeseen emergencies.

Yours sincerely,

Theresa Turco

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