

Call to Action - Repeal WEP Now!

Our WEP team needs your help to eliminate WEP. Below you will find all of the information needed to contact your representatives, and scripts to ask them to co-sponsor House and Senate bills H.R. 82 and S.597, to thank them if they have already co-sponsored, and to send a message of regret if they have not co-sponsored.

Background information on WEP can be found on the [Seniors Caucus website](#). Below are the scripts you can use - please personalize the text in brackets [].

Good luck and many thanks,

Betsy Ettorre, Chair, Global Seniors Caucus

Brendan Read, Chair, Seniors Caucus WEP Committee

Steps to contact your Representative and Senators

1. [Click here](#) and enter the Zip Code where you last lived in the U.S. It will then display your **Representative**.
[Click here](#) to see if your **Representative** has already co-sponsored HR.82.
2. [Click here](#) and enter the Zip Code where you last lived in the U.S. It will then display your **Senators**.
[Click here](#) to see if your **Senators** have already co-sponsored S.597.
3. If they have, please send them a Thank You message.
4. **Please bcc us in your email** seniorscaucus@democratsabroad.org to let us know that you contacted your Congressperson.
5. If they have not become co-sponsors, please send them a message of regret.

Email Message

[Personalize your message using ideas from this script - use HR.82 for Representatives, and S.597 for Senators]

Subject line: Need your support to repeal Windfall Elimination Provision (WEP)

Dear Mr.Ms. / Senator ____, [Choose title, Insert last name(s)]

I am respectfully asking for your committed support in passing [H.R.82 - Social Security Fairness Act of 2023 / Senator co-sponsor S.597 - Social Security Fairness Act]. The bill needs more co-sponsors and I would like you to be a co-sponsor.

My name is_____, I am a U.S. citizen who lives in (Country of Residence) and I vote in your district in (U.S. town and state you vote). My Social Security benefits earned from my prior work history in the United States [**are being/will be**] unfairly reduced due to the Windfall Elimination Provision or WEP by the Social Security Amendments of 1983.

As I am sure you are aware, WEP applies to most people who receive both a pension from non-covered work (including certain foreign pensions) and Spousal Social Security benefits based on fewer than 30 years of substantial earnings in Social Security covered employment or self-employment.

- Many retired Americans who live, or once lived abroad, have paid into Social Security. But they do not receive their full benefits or fair share of them from Social Security when they retire.
- WEP was meant to eliminate the advantage some workers received from overlapping full-retirement pensions supplemented by partial Social Security-covered employment. This is *not* the case with many people affected by WEP.
- Also, all too many beneficiaries *only* learn of WEP *after* they have retired, putting in a sudden, unexpected major crimp in their retirement plans. The reduced benefits substantially affect their and their family's financial standing in later years.
- I am (will be) personally affected by these deductions [describe in what way], so this issue an important voting consideration for me when I vote by absentee ballot.

The problem that WEP was meant to resolve didn't consider, in a fair and equitable way, the impact on overseas retirees who moved abroad for legitimate family, education, and career reasons. I ask for your support in finding a fair solution for all.

I hope that you can assure me that these bills will reach the floor for vote in this legislative session. Please commit and give your urgent support in helping to pass [H.R.82 - Social Security Fairness Act of 2023 / S.597 - Social Security Fairness Act].

Respectfully,

(Insert your Name)

Voter in (Insert your City)

CALL Script

Hello, I am a constituent who votes in [CITY/TOWN, STATE], but I am currently residing in and calling from [CITY, COUNTRY]. I was hoping to speak to the Representative/Senator or their staffer about the repeal of the Social Security Windfall Elimination Provision (WEP) that impacts your constituents like me who live outside the United States.

I am calling to ask **Representative** _____ to co-sponsor **H.R.82**

I am calling to ask **Senator** _____ to co-sponsor **S.597**

[Personalize your message using ideas from this script]

I am an ordinary US citizen. I moved to [Country] to [be with my partner/family/to take a job/other]. I am not wealthy. The complexity of investing for retirement due to double taxation of mutual funds and the unwillingness of banks in and outside the U.S. allowing pre-retirees to hold accounts and contribute to new investments, has left my pension funds lacking.

Most of the urgent need for WEP repeal has been focused on and sympathizing with retired public servants and teachers at home, even with their prior knowledge about WEP deductions on their future Social Security because of their non-covered pensions.

But Americans living abroad often have worked at least part of their careers within the U.S. contributing to Social Security. Later, we entered the confusing and complicated environment of preparing for retirement while living abroad.

WEP applies to most people who receive both a pension from non-covered work (including certain foreign pensions) and Social Security benefits based on fewer than 30 years of substantial covered employment or self-employment earnings. Spousal Social Security benefits are also unfairly eliminated due to WEP, making my family's long-term financial stability more worrying.

The rules for WEP and the calculation for the deduction are complicated. This leaves many retirees in the dark until they get the bad news that their paid-for benefits are being cut. Adding to this, the complexity of the Foreign Equalization Treaties and taxation of passive investing income affecting U.S. citizens abroad hinders us from properly preparing for our retirement. Sometimes we cannot even open a retirement account inside or outside the States for various reasons.

The current WEP law is punishing and unfair. Can we expect to see the Congress(wo)man co-sponsor [H.R.82 - Social Security Fairness Act of 2023 / Senator co-sponsor S.597 - Social Security Fairness Act]?

I am (will be) personally affected by these WEP deductions, so this issue an important voting consideration for me, when I vote by absentee ballot. I hope that you can assure me that this bill will reach the floor for vote in this legislative session because American retirees living abroad are counting on you.

Thank you for your time listening to my concerns.

Thank You message to co-sponsors

If your Representative/Senator supports these bills

I want to thank the [Congress(wo)man/Senator] for promising to support [H.R.82 - Social Security Fairness Act of 2023 / Senator co-sponsor S.597 - Social Security Fairness Act]. I/My family relies on the security that my previously paid-in contributions provide for a secure future in my retired years.

Message to Representative/Senator does not support these bills

I was incredibly disappointed to see that [Congress(wo)man/Senator] _____ has not committed to supporting [H.R.82 - Social Security Fairness Act of 2023 / Senator co-sponsor S.597 - Social Security Fairness Act] which would provide more fairness to the Social Security program, and security for retired senior constituents in our district.