**GROW Act - Submitting A Letter Of Support To Your Member of Congress**

1. Visit your member of congress’s website to determine guidelines for submitting a letter to his/her office, and note that letters can often be submitted via the website through a form.
	1. Senators: https://www.senate.gov/general/contact\_information/senators\_cfm.cfm
	2. Representatives: https://www.house.gov/representatives
2. It is recommended that you submit your letter via the suggested channels on the member’s website, as physical mail is often extremely delayed in delivery due to strict security guidelines instituted by the U.S. House and Senate.
3. Keep your letter it brief and get right to the point.
4. Consider basing your letter on the following sample (email jnesse@mguidance.com if you would like the MS Word version to avoid re-typing it):

[Date]

Dear Senator/Representative:

As an employer of more than [XXX] union-represented [carpenters, drywall finishers, plasterers], I am concerned about the future of multiemployer pension plans in the construction industry. Put simply, the financial security of my business and my employees is at stake. I am not content to wait for multiemployer pension plans to fail, for the Pension Benefit Guaranty Corporation (PBGC) to become insolvent, or for a Congressional bailout.

I am writing in strong support for H.R. 4997, the “Giving Retirement Options to Workers (GROW) Act of 2018.” The GROW Act will modernize the multiemployer pension system to offer greater financial security and stability for employers and workers alike. I urge you to support this legislation.

The GROW Act authorizes a composite plan pension benefit design that combines the best features of defined benefit and defined contribution pension designs. The GROW Act will create a voluntary option for labor and management to adopt this proven benefit design in a way that protects and secures benefits earned under the legacy defined benefit design.

The benefits of the GROW Act are many. Existing multiemployer plans that choose to adopt the composite plan design will solidify a future of providing lifetime benefits to workers while fully protecting benefits already earned. They will reduce the number of employers leaving the multiemployer plan system and remove barriers that prevent new employers from joining. And they will lessen financial pressure on the Pension Benefit Guarantee Corporation (PBGC) by reducing the rate of multiemployer plan failures. Simply, the GROW Act is a thoughtful and fiscally responsible solution to the multiemployer plan crisis.

Congress should take immediate steps to amend current law to modernize the multiemployer pension system. The GROW Act should be part of any solution – I urge you to support it. Please do not hesitate to contact me if I can answer questions or be on assistance on this important issue.

Sincerely,