



Winter 2023

Dear Lisa,

As the cold weather really sets in, we're turning our sights back to the Employee Retirement Income Security Act of 1974 (ERISA). This important piece of federal legislation protects your earned benefits as employees and retirees. ERISA requires pension plans to provide *all* participants with detailed information about pension benefits, responsibilities for fiduciaries, ready access to Federal Courts, and insurance coverage through a federally chartered corporation known as the Pension Benefit Guaranty Corporation (PBGC).

When your employer (or former employer) de-risks, they transfer their responsibility to pay your pension to an insurance company. Retirees lose all of the uniform protections intended by Congress under ERISA and instead, any legal protection defaults to non-uniform state laws. We think this is a **very risky shift for retirees.**

That's why we have drafted an amendment to ERISA, which would put in place extra protections for retirees before de-risking takes place. To place the amendment before the legislature, it must be introduced by a member of Congress.

We believe Senator Bernie Sanders will be interested in sponsoring this amendment.

But we NEED YOUR HELP to make sure he sees that the amendment has support from retirees and future retirees.

Please sign the petition linked [here](#) if you believe that retirees' pensions must be protected. We will collect your signatures, and show Senator Sanders that he must take action!

Feel free to forward this email on to your friends and family and ask them to sign the petition too!

It takes ONE MINUTE to make your voice heard and could make a big difference!

Wishing you a healthy, happy and peaceful thanksgiving.

Keep warm and stay well.

Edward Stone



Edward Stone

Executive Director, Retirees for Justice

Retirees For Justice

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