*Dear {Mr/Ms Your Representative Name}:*

*I strongly oppose the proposed changes to IRAs investment choices and rules in the $3.5 Trillion Build Back Better Act. These proposed changes will have severe adverse effects on me, and countless other middle-class Americans who wish to save for a secure retirement through our diversified investments and self-directed IRAs.*

*Specifically, these proposals negatively impact my ability to save for a secure retirement by limiting my choice and ability to diversify my retirement savings outside of the stock market.*

*Furthermore, these proposals will likely cause me significant negative financial consequences by forcing me to sell existing IRA investments at a depressed price by a publicized date and may also cause significant negative tax consequences (including early distribution penalties) by forcing me to distribute from my IRA any investments that I am unable to sell. While the changes proposed are intended to target the mega-IRAs, it would instead victimize millions of IRA investors and their families just like mine.*

*I strongly urge {Mr/Ms Your Representative Name} to oppose these measures.*

*Sincerely, {Your Name}*