

October 10, 2016

Sunita B. Lough  
Commissioner  
Tax Exempt and Governmental Entities  
Internal Revenue Service

**RE: Hurricane Matthew Relief**

Dear Ms. Lough:

The American Retirement Association (“ARA”) is writing to formally request relief for taxpayers and service providers adversely affected by Hurricane Matthew. ARA thanks the IRS for the opportunity to provide input on these matters.

The ARA is a national organization of more than 20,000 members who provide consulting and administrative services to American workers, savers and sponsors of retirement plans and IRAs. ARA members are a diverse group of retirement plan professionals of all disciplines including financial advisers, consultants, administrators, actuaries, accountants, and attorneys. The ARA is the coordinating entity for its four underlying affiliate organizations, the American Society of Pension Professionals and Actuaries (“ASPPA”), the National Association of Plan Advisors (“NAPA”), the National Tax-deferred Savings Association (“NTSA”) and the ASPPA College of Pension Actuaries (“ACOPA”). ARA members are diverse but united in a common dedication to America’s private retirement system.

Over the last week, Hurricane Matthew has caused significant damage throughout the southeastern United States. This has resulted significant hardships for taxpayers, plan sponsors and their service providers who reside in the affected area. As a result, the ARA believes that the following relief is justified and should be granted at the earliest possible moment. Specifically:

1. Relief for taxpayers who would like to use their retirement assets in qualified retirement plans to alleviate hardships caused by Hurricane Matthew. The relief should be patterned on the relief announced after Hurricane Sandy as set forth in IRS Announcement 2012-44.
2. The storm came through at a particularly busy time for plan sponsors and their service providers. This is due to the pending deadline for calendar year plans that received an extension to file Form 5500 until October 17, 2016. The IRS, Department of Labor and PBGC should immediately announce relief once again patterned on past announcements such as that provided most recently for Hurricane Hermine or in the past for Hurricane Sandy. It is particularly important that relief extend to taxpayers whose books, records or Form 5500 return preparer are located in areas affected by Hurricane Matthew.

The ARA greatly appreciates your expedited consideration of our request as there is a clear need for guidance as soon as possible. If you have any questions regarding the matters discussed

herein, please contact Craig Hoffman, ARA General Counsel and Director of Regulatory Affairs at (703) 516-9300. Thank you for your time and consideration.

Sincerely,

/s/

Brian H. Graff, Esq., APM  
Executive Director/CEO  
American Retirement Assoc.

/s/

Craig P. Hoffman, Esq., APM  
General Counsel  
American Retirement Assoc.

**cc:**

Mr. J. Mark Iwry  
Senior Advisor to the Secretary of the Treasury  
Deputy Assistant Secretary (Retirement and Health Policy)

Ms. Victoria A. Judson  
Division Counsel/ Associate Chief Counsel  
Tax Exempt and Government Entities  
Internal Revenue Service

Stephen B. Tackney  
Deputy Associate Chief Counsel  
Tax Exempt and Government Entities  
Internal Revenue Service

Mr. Rob Choi  
Director, Employee Plans  
Internal Revenue Service

Mr. Louis J. Leslie  
Senior Technical Advisor  
Employees Plans  
Internal Revenue Service

Ms. Karen Truss



Director, Employee Plans Rulings & Agreements  
Internal Revenue Service

Mr. Seth Tievsky  
Senior Technical Advisor  
Employee Plans Rulings & Agreements  
Internal Revenue Service

Mr. Timothy D. Hauser  
Deputy Assistant Secretary for Program Operations  
Employee Benefits Security Administration  
U.S. Department of Labor

Mr. Joe Canary, Director  
Office of Regulations and Interpretations  
U.S. Department of Labor

W. Thomas Reeder  
Director  
Pension Benefit Guaranty Corporation

