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Dear OIRA,

I write to you as American living overseas for the last 11 years.

I have recently learned that my pension is perceived as a USA bank account thus should be filed on FBAR and taxed. I have no access to this money until I reach retirement age, and when I do collect money for retirement, I will be taxed in the country I live in and then again in the USA. This is double, triple taxation and I have no one to represent me on this matter. This is just one complication of many which has impacted my quality of life due to the worry and money I have had to spend on ensuring that I am compliant . In addition it deeply saddens me that I will likely not be able to afford to retire in my country of residency unless I renounce my USA citizenship. Taxation should be based on residency not on citizenship. Please consider my words and those of other American citizens living abroad to bring a balance with financial reporting and taxpayer rights by adopting a system based on income source and physical residency.