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Hello-

I am writing to comment on the FBAR and on taxation of US citizens living abroad. While I understand that the overly, ridiculously rigid and strict regulations are intended to catch expatriates who launder money, the extent of the regulations results in expatriates using inordinate amounts of time and money to file their taxes. Furthermore, I would submit that the effect these regulations have on actually catching money launderers is zero, null, that is to say ineffective. That said, I have not seen any statistics that show how many expatriates have been prosecuted for money laundering over the years and ask therefore: Where is the evidence? Where is the proof that these regulations are effective in catching money launderers? I would ask, what is the percentage of expatriates, that is approximately "5.1 million U.S. citizens abroad, comprised of 3.9 million U.S. civilians, plus 1.2 million service members and other government-affiliated Americans", that actually engage in money laundering? Given the total population of the US, approximately 330.3 million, the tax regulations being forced on the 1.5 % of US citizens living abroad, a good percentage of whom are active in the military or government, are an unjust burden and a waste of resources that could be better spent elsewhere. I refer here to the US government's factsheet about money laundering: Quick Facts — Money Laundering Offenses —, found here:

[https://www.ussc.gov/sites/default/files/pdf/research-and-publications/quick-facts/Money\\_Laundering\\_FY22.pdf](https://www.ussc.gov/sites/default/files/pdf/research-and-publications/quick-facts/Money_Laundering_FY22.pdf) (attached).

What percentage of money laundering cases can be traced to expatriates? Show me the numbers.... I urge the governmental and bureaucratic powers that be to reconsider the ridiculous waste of resources the taxation process forces on expatriates. These regulations mean that in the country where we live, Norway, we are unable to invest in most stock funds based in Norway because we are US citizens (we have dual citizenship...) because the Norwegian companies do not want the hassle of dealing with the regulations imposed on them by the US government. This means we are deprived of income we otherwise would have earned, had we been able to invest in these stocks. This is unjust. very sincerely, Andrea Zuur, Landåskollen 19, 1430 Ås, Norway, tel: +47 46682154.