THE MILITARY COALITION
PROUDLY SERVING ALL EIGHT UNIFORMED SERVICES

August 17, 2026

The Honorable Jason Smith
Chairman
House Committee on Ways & Means
Washington, DC 20515

The Honorable Richard Neal
Ranking Member
House Committee on Ways & Means
Washington, DC 2051

Dear Chairman and Ranking Member:

The Military Coalition (TMC) is a group of military and veteran service organizations representing more than 5.5 million service members, veterans, their families and survivors. TMC has long worked with Congress to strengthen the benefits and support systems available to the surviving spouses of our nation's fallen. For that reason, we proudly support the bipartisan GRACE (Granting Rollover Access and Contribution Extensions) for Military Survivors Act (H.R. 9489), which would provide surviving spouses with greater flexibility to make important financial decisions during one of the most difficult periods of their lives.

The loss of a service member changes every aspect of a family's life. In the midst of overwhelming grief, surviving spouses are faced with countless financial, legal, and personal decisions, all while navigating an unfamiliar benefits system and caring for their families. Financial professionals and grief counselors often advise surviving spouses to avoid making major financial decisions during the first year following the death of a loved one. While this is sound advice, current law unintentionally penalizes those who follow it by limiting the timeframe in which certain military death benefits may be contributed to Roth IRAs and Coverdell Education Savings Accounts to one year.

During that first year, surviving spouses are often focused on arranging funeral services, settling estates, relocating, returning to work, caring for children, and simply learning how to move forward after unimaginable loss. Many are not yet in a position to make significant long-term financial decisions, and many are not even aware that this option exists until after the current one-year deadline has already passed.

The GRACE for Military Survivors Act extends the contribution window from one year to three years. This modest change recognizes the reality that rebuilding a life after the death of a service member does not happen within a single year. Instead, it gives surviving spouses the time they need to understand their options, seek trusted financial guidance, and make thoughtful decisions when they are ready, not when an arbitrary deadline requires it. By allowing additional time, Congress can help ensure surviving spouses have every opportunity to make informed decisions that strengthen their long-term financial security and support their families as they rebuild their lives.

Equally important, the legislation provides a one-time opportunity for eligible surviving spouses whose loved ones died on or after October 7, 2001, to make these contributions if they previously missed the deadline. Many surviving spouses were unaware this option existed or were simply not in a position to act while navigating the immediate aftermath of their loss. This provision offers those families a meaningful second chance to make a decision that can contribute to their long-term financial stability and help them continue rebuilding their lives.

The GRACE for Military Survivors Act is a practical, narrowly tailored solution that does not create a new benefit or expand eligibility. Instead, it simply provides surviving spouses with additional time to make informed decisions about an existing opportunity available under current law. By recognizing that grief does not follow a statutory deadline, this legislation better aligns federal policy with the realities military survivors face and helps ensure they are not disadvantaged simply because they needed more time.

When a service member passes away, our nation makes a promise to the family left behind. Keeping that promise means more than providing benefits, it means ensuring surviving spouses have a fair opportunity to use those benefits in ways that reflect the realities of grief and rebuilding after loss.

The Military Coalition strongly supports the GRACE for Military Survivors Act and respectfully urges Congress to pass this important legislation. We appreciate your continued commitment to honoring the sacrifices of our nation’s military families and stand ready to assist in advancing this important bill.

Sincerely,

The Military Coalition

Air and Space Forces Association (AFA)

Air Force Sergeants Association (AFSA)

American Veterans (AMVETS)

Army Aviation Association of America (AAAA)

Association of the the United States Navy (AUSN)

Commissioned Officers Association of the United States Public Health Service (COA)

Fleet Reserve Association (FRA)

Gold Star Spouses of America (GSSA)

Iraq and Afghanistan Veterans of America (IAVA)

Jewish War Veterans of the United States of America (JWV)

Marine Corps League (MCL)

Marine Corps Reserve Association (MCRA)

The Military Chaplains Association of the United States of America (MCA)

Military Officers Association of America (MOAA)

Military Order of the Purple Heart (MOPH)

National Military Family Association (NMFA)

Non Commissioned Officers Association (NCOA)

Reserve Organization of America (ROA)

Service Women's Action Network (SWAN)

The Independence Fund (TIF)

The Retired Enlisted Association (TREA)

Tragedy Assistance Program for Survivors (TAPS)

United States Army Warrant Officers Association (USAWOA)

Veterans of Foreign Wars (VFW)

Vietnam Veterans of America (VVA)

Wounded Warrior Project (WWP)