

8 Brookflower Rd
The Woodlands, Texas 77380

25 December 2015

Re: Recent Correspondence regarding loss of VA services.

Gov. Nikki Haley
1205 Pendleton St.
Columbia, SC 29201

After careful further examination of the VA potential loss of services paperwork because of threshold, I stumbled onto what may be a more additional problem. In addition to social security income, they are considering RMD withdraws as income. Possibly the VA wants to cut off my VA benefits, because of a miss-interpretation of what RMD funds really are?

RMD (Senior Citizen Abuse) problem: each year we age, the RMD policy requires we withdraw larger amounts, than the previous year, of our profit producing funds. My understanding of the RMD schedule is that by age ninety, all our retirement funds that were invested in a profit area, have to be zeroed out. At near age eighty four, you can appreciate why senior citizens, myself included, have to revise our way of living, to find a place or situation, where our family can support us. As if the bank crash of years ago where we lost 50% of investments isn't enough, possibly because of the RMD program, the VA wants to cut off my benefits, possibly because of a miss-interpretation of what RMD funds really are?

RMD (Senior Citizen abuse) program eliminates a resource for senior citizens to stabilize their retirement funds by requiring that these funds be withdrawn from investment resource gains, and left with the only present investment resource, CDs at three tenths of one percent.



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