[Your Name]
[Street Address]
[City, State ZIP]
[Date]

The Honorable [Representative / Senator Full Name]
[Office Address]
Washington, DC [20515 for House / 20510 for Senate]

RE: Fairness for American Savers — Revive and Support the KiDS Legacy Act

Dear [Representative / Senator Last Name]:

I am writing as one of your constituents and as an American who saves in real money — physical gold and silver.

Current federal law taxes the long-term gain on precious metals at the 28% “collectibles” rate — a rate meant for artwork, rare stamps, and antiques. Silver and gold are not hobbies or trinkets. They are a store of value older than the dollar itself, held by ordinary families who are protecting their savings from inflation and building a legacy worth handing down.

That is not fair. Investors in stocks pay 15% or 20% on long-term gains. Savers who choose metal can pay up to 28% — plus a possible 3.8% net investment tax — for no reason except an old label in the tax code.

The KiDS Legacy Act — Keep Investments Diversified with Silver, and Gold too — fixes this. It clarifies that gain or loss on the sale or exchange of coins and bullion is exempt from recognition, treating honest money the same as any other long-term investment. The House version in the last Congress was H.R. 8279.

I ask you plainly: revive and support the KiDS Legacy Act, and treat savers in precious metals with the same fairness as every other American investor.

Families like mine are not speculators. We work, we save, and we intend to leave something real behind. Fair treatment will not break the Treasury — but it will tell millions of Americans that building a legacy on real money is respected, not penalized.

Thank you for your time and your service. I look forward to your response.

Respectfully,

[Signature]
[Your Printed Name]

[Phone / Email — optional]