

**A ROADMAP FOR
AMERICA'S FUTURE**



U.S. CONGRESSMAN

PAUL RYAN

"Our nation's legacy has always been to leave the next generation with a better country than we inherited. If we fail to act now, government spending and borrowing will sever this legacy."

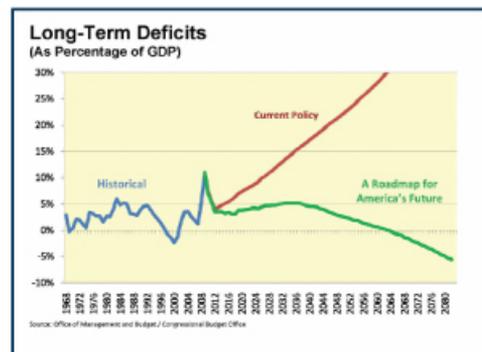
www.americanroadmap.org

ROADMAP OBJECTIVES

AMERICA FACES A CHOICE BETWEEN TWO FUTURES

In one future, staggering, never-before-seen levels of government spending overwhelm the U.S. economy. The results: crushing burdens of debt and higher taxes. It is a future in which America's best century is the past century.

The second future is one in which a financial collapse is averted and America's freedom and prosperity are restored. It is the path set out in my plan, *A Roadmap for America's Future*, (H.R. 4529).



We are at a crossroads. Currently, we are on a path of unsustainable growth in government, driven by the explosion of entitlement spending.

The well-intentioned social insurance programs of the past century—particularly Social Security, Medicare, and Medicaid—are headed toward financial ruin.

Instead of addressing this fiscal crisis, I believe leaders in Congress and the Administration are making matters worse by taking over more sectors of our economy and creating a new, huge, costly entitlement program.

This combination of unfunded liabilities—the trillions of dollars that are owed to fund Social Security, Medicare and Medicaid—and new spending is piling massive amounts of debt on future generations, crippling our ability to compete in the international marketplace, and reducing Americans' standards of living.

We can and must set America on a different course. The time for evasion and cheap talk has passed. We need a plan. And we have a plan.

“My plan is inspired by a fundamentally different vision of government than the one now prevailing in Washington. It focuses government on its proper role; it restrains government spending, and limits the size of government itself; it rejuvenates the vibrant market economy that made America the envy of the world.”

— PAUL RYAN

Based on the input of many individuals, I developed *A Roadmap for America's Future*, to achieve three key objectives:

- **Providing Health and Retirement Security**

The Roadmap ensures universal access to health insurance, fulfills the missions of Medicare, Medicaid, and Social Security, and makes these programs permanently solvent. It preserves these programs for those in and near retirement, and makes critical reforms for future beneficiaries so that we can sustain and strengthen the nation's health and retirement safety net.

- **Lifting the Debt Burden**

The Roadmap returns Federal spending growth to sustainable levels and lifts the crushing burden of debt that is bankrupting our country.

- **Promoting Job Creation and Economic Growth**

The Roadmap spurs sustained economic and job growth by simplifying our tax code and putting the U.S. in a position to lead—not merely survive—in the international marketplace.

We are either going to tackle these problems, or they are going to tackle us. My plan addresses all of these issues at once because piecemeal, incremental “fixes” cannot match the magnitude, urgency, and interrelated nature of these challenges.

It's an ambitious proposal. Not everyone will agree with every aspect of it. But it's my sincere hope that my proposal will spur Congress to move beyond excuses and simply rehashing the problems we face to debating and implementing actual solutions to America's most pressing domestic problems.

The Roadmap is a real plan, with real numbers to back it up, and real legislation to implement it.

READ MORE ABOUT THE PLAN ONLINE:
www.AmericanRoadmap.org

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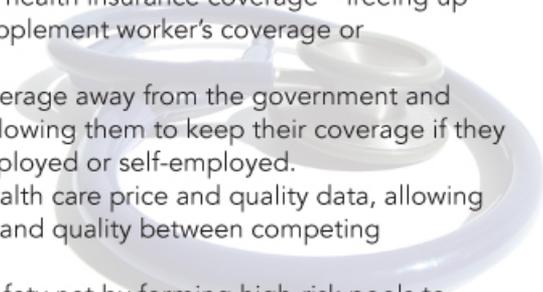


ROADMAP DETAILS

SOCIAL SECURITY REFORM

- Preserves the existing Social Security program for those 55 or older.
- Provides choice to workers under 55. They can remain in the current system or invest one-third of their Social Security taxes into a personal retirement account, similar to the Thrift Savings Plan available to Members of Congress.
- Creates the option of personal accounts that are owned by the individual and managed by a government board—not a stock broker or private investment firm. Workers choosing the reformed system will select from a handful of low-risk, government regulated options.
- Improves the Social Security safety net by guaranteeing that individuals will not lose a dollar they contribute to their accounts, even after inflation.
- Makes the program permanently solvent, according to the Congressional Budget Office, by slowing the growth of benefits for high-income earners and gradually increasing the retirement age, consistent with Americans' improving life spans.

HEALTH CARE REFORM

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- Ensures universal access to affordable insurance by providing a refundable tax credit—\$2,300 for individuals and \$5,700 for families.
 - The tax credit will be provided to everyone regardless of whether they are employed or already have health insurance coverage—freeing up resources for employers to supplement worker's coverage or increase wages.
 - Shifts ownership of health coverage away from the government and employers to individuals by allowing them to keep their coverage if they move, change jobs, are unemployed or self-employed.
 - Establishes transparency in health care price and quality data, allowing individuals to compare prices and quality between competing health services.
 - Strengthens the health care safety net by forming high-risk pools to guarantee coverage for people with pre-existing conditions.
 - Includes tort reform to reign in the costs of defensive medicine.

“The nation can argue about its particulars, but what is inarguable is that Mr. Ryan’s plan is a real attempt to solve America’s biggest problems, with bold tax, health and entitlement reforms to put the country back on the path to solvency.”

—THE WALL STREET JOURNAL, 2/11/2010

MEDICARE REFORM

- Preserves the existing Medicare program for those 55 or older.
- Creates, for those under age 55, a Medicare payment averaging \$11,000 per year when fully phased in. The payment grows each year. Low-income individuals and those with greater medical needs will receive higher payments to secure full insurance benefits.
- Allows beneficiaries to use the annual payment to purchase insurance from a list of Medicare approved plans, similar to how Members of Congress select their coverage.
- Establishes and fully funds Medical Savings Accounts (MSAs) for low-income beneficiaries to cover out-of-pocket costs.
- Makes Medicare permanently solvent, based on Congressional Budget Office (CBO) estimates and consultation with the actuaries for Medicare.

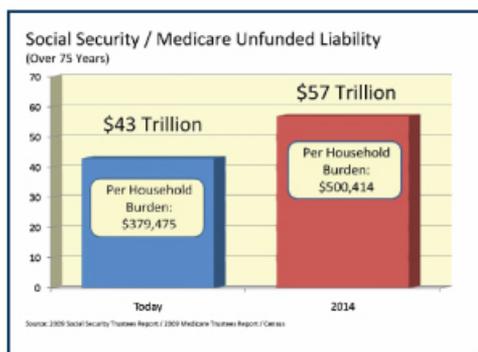
TAX REFORM

- Provides taxpayers a choice of how to pay their income taxes—through existing law, or through a simplified code that fits on a postcard with just two rates and virtually no special tax deductions, credits, or exclusions.
- Creates a tax rate of 10 percent on income up to \$100,000 for joint filers, and \$50,000 for single filers; and 25 percent on taxable income above these amounts. Also includes a generous standard deduction and personal exemption (totaling \$39,000 for a family of four).
- Promotes savings and investment by eliminating taxes on interest, capital gains, and dividends; also eliminates the death tax and the Alternative Minimum Tax (AMT). This brings savings into the economy to create jobs.
- Replaces the corporate income tax—currently the second highest in the industrialized world—with a business consumption tax of 8.5 percent. This new rate is roughly half that of the rest of the industrialized world. Consequently, businesses would have an incentive to stay and grow in the U.S.
- Levels the playing field by removing taxes on U.S.-made exports and placing a tax on foreign-made imports.

THE DEBT THREAT

THE COST OF DELAY

There are few paths forward that are more destructive, painful, and irresponsible than the one advanced by those not only clinging to an unsustainable status quo, but who have added immeasurably to our problems by passing a new health care entitlement. It is like adding gasoline to a fire.



Our unfunded liabilities to Social Security and Medicare *alone* stand to overwhelm our federal budget. Adding to that debt burden by passing a massively expensive new health care entitlement—one that will make American health care worse rather than better, raise the premiums on most Americans, and usher in a new era of rationing—is the embodiment of recklessness.

I asked the CBO what our tax rates would have to be when my three children (ages 5 to 8) are my age, 40, in order to pay for the current federal government. That means adding no new spending and no new debt. My request was made before the government took over the health care sector, large banks and auto companies. The answer was shocking.

The lowest current tax rate of 10 percent would have to rise to 19 percent. The middle income tax rate, which is 25 percent, would go to 47 percent. And the 35 percent tax bracket, which is the one that most small businesses pay, would rise to 66 percent. Our families, our economy and our country cannot survive paying these crippling tax rates on top of state and local taxes.

I welcome honest debate on how to tackle our fiscal crisis and on my Roadmap proposal—a CBO-certified plan that actually solves the long-term fiscal crisis. What is unaffordable and unacceptable, however, are partisan attacks unaccompanied by alternative plans. Those who would rather kick the can down the road are consigning the next generation to a future in which America's best days are behind us.

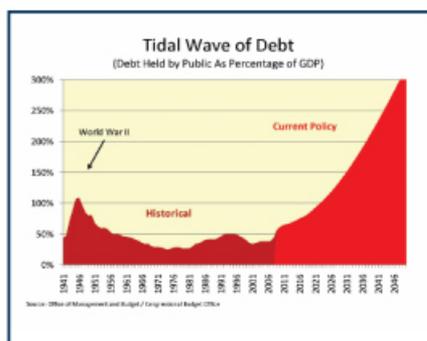
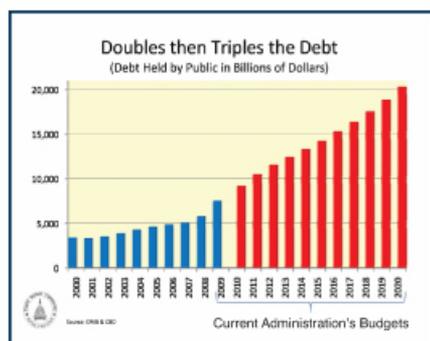
“Paul Ryan is doing something no one else in Congress or apparently the White House has done: design a specific plan to control long-term government spending and budget deficits.”

—WASHINGTON POST 2/17/2010

AVOIDING REFORM of the government’s major entitlement programs does not protect them. A failure to take action puts the programs, and the livelihood of citizens who depend on them, in greater jeopardy; and the longer reform is delayed, the more drastic and painful the future changes will be.

The charts below were prepared using data from the Congressional Budget Office (CBO) and Government Accountability Office (GAO) and reflect the country’s dire fiscal situation.

Under the Administration’s current spending path, yearly budget deficits will explode over the next ten years, doubling debt in five years and tripling it in ten.



If left on its present course, the national debt will become unsustainable. In the final year of the President’s budget, the federal government will be forced to pay \$1 trillion in interest alone.

Guided by our nation’s timeless principles, *A Roadmap for America’s Future*, represents a plan to break away from the current path of national decline. It will put America on a path to fiscal solvency and restart America’s economic engine. This will spur job creation and lead to greater prosperity. It will once again make America the model for the rest of the world. And it is a plan that will make it possible for future generations to recapture the American Dream.

We face a choice between two futures. For the sake of our children and our country, let’s choose a future that is more hopeful, responsible, and prosperous.

CONGRESSMAN PAUL RYAN'S ROADMAP FOR AMERICA'S FUTURE

America is at a crossroads.

Our nation faces unsustainable debt, out-of-control government spending, and crushing levels of taxation. Republicans, Democrats and experts all agree: absent of change, we face an economic crisis.

We risk being the first generation to leave our children worse off than our parents left us. The *Roadmap for America's Future* is the first and only comprehensive reform package that tackles health care, government spending, the deficit, retirement security, and tax laws. It is a plan to restore the promise and prosperity of our exceptional nation.

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