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Most of my suggestions are to help individuals who plan well with their savings and retirement:

- 1) Combine 401k and IRA and lift income restrictions. Individuals should be allowed to chose a provider of their choice rather than using expensive options provided by the employer.
- 2) Remove "Required Minimum Distributions" on 401k and IRA. Why force someone to withdraw more than necessary amount at age 70 if they expect to live another 20+ year and might need that money in later years as their medical expenses are higher?
- 3) Reform Alternate Minimum Taxes. Currently, upper-middle class is heavily hit. AMT should only affect the ultra rich, not upper-middle class.
- 4) Tax deductions should be adjusted for cost of living. A family making \$150,000 in San Francisco is barely above middle-class; but the same income in rural areas of Texas is a lot. Taxing both these families in the same way is unfair since they have a completely different standard of living on the same income.
- 5) Simplify the tax code. One should not be required to spend 100s of dollars to buy a software in order to file a rather simple tax return. Filling out the forms directly require far too much knowledge of the tax code.

Thanks!

Sincerely,

Mihir Gandhi

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