Dear Senators Hatch and Wyden,

I am providing this submission in response to your request for interested members of the public to comment on the tax code.

As an expatriate American who has lived and worked abroad for more than 30 years, it is increasingly difficult to understand and accurately complete the tax documentation required by the IRS. Of particular concern is the treatment of Australian superfunds from an American point of view. As Australian superfunds are not currently treated the same as my 401(k) fund is in the United States, I am currently paying a standard rate of income tax on funds that I cannot legally use until I reach retirement age. This is unfair and requires me to hold enough extra cash every year to cover these additional expenses.

My request is that the tax treaty with Australia be revised so that Australian pension plans will be treated the same way as the US-UK and US-Canada treaty does. This would be in line with the 401(K) tax treatment, be more equitable and remove an additional income tax burden for individuals.

As someone who has paid my US taxes faithfully, no matter where I have lived, the treatment of Australian superfunds has been the largest challenge for me as an overseas tax payer.

Thank you for your consideration,

Mr. Harold Melnick

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