Mihir Gandhi
Sunnyvale, California [redacted]

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
[redacted]
Sunnyvale, CA