

**Topics for which Grant Proposals are requested:**

**Special tax subsidies for retirement savings**

This program would address the current and future special tax treatment of savings for retirement in federal tax law. Including:

What are the significant features, similarities and differences in the numerous current and proposed programs?

How effective are the current programs in providing an adequate retirement income? What is their impact on the situation of lower earners?

Are there opportunities for consolidation and simplification?

How do these programs interact with other provisions of the tax law, such as reduced rates of tax for dividends and long-term capital gains?

Does the complexity of the alternatives or the complexity of the specific provisions reduce utilization by target groups?