## **TESTIMONY IN SUPPORT OF SENATE BILL 405**

## **Retirement Tax Elimination Act of 2022**

As an advocate for seniors and people with disabilities, I was delighted to see this Bill requested by the Speaker and cosponsored by twenty-seven Delegates.

It is coming at a perfect time since the inflation rate is so high.

Because of our retirement, we are not able to get a second job, change jobs, work more hours, or do whatever is needed to bring in extra money.

The aging process is very expensive. Fortunately, we receive assistance from Medicare. Unfortunately, the insurance costs and the deductibles of the insurance are rising. Those who have additional medical and/or long-term insurance are facing additional increases.

There are additional expenses such as travel to appointments, and items not covered by insurance.

Please understand our needs and give this Bill a favorable vote.

Thank you.

Beth Wiseman

1216 Glenback Avenue

Pikesville, Maryland 21208

410-484-6866