



February 7, 2024

Senator Guy Guzzone, Chair
Senate Budget & Taxation Committee
3 West, Miller Senate Office Building
Annapolis, Maryland 21401

Position: FAVORABLE

Re: SB588 - Income Tax Subtraction Modification - Public Safety Retirement Income

The Professional Fire Fighters of Maryland represents more than 10,000 active and retired professional fire fighters and emergency medical services personnel who proudly serve the citizens of the State of Maryland.

Fire fighters put their lives on the line every day protecting lives and property throughout our State. While our members enjoy long careers protecting the communities they serve, too many continue to move out of Maryland once they reach retirement to take advantage of the tax breaks they receive from other nearby states.

Pennsylvania, Delaware, and South Carolina are examples of states which offer significant advantages for retirees when compared to Maryland. Pennsylvania is one of the most generous states in the nation when it comes to offering income tax exclusions on a wide variety of retirement income. Pennsylvania does not tax Social Security or any eligible pension plan. Moreover, Pennsylvania does not tax distributions from 401(K), deferred compensation plans, or other retirement accounts.

Making our state as welcoming and friendly as possible to retirees is simply the right thing to do. Continuing to improve upon income tax subtractions for service-related retirement benefits would be a great next step to ensuring that the people who spend their lives in service to others are given the support and tax relief that they deserve to stay and retire in Maryland.

On behalf of the members of Professional Fire Fighters of Maryland, we encourage a favorable report on Senate Bill 588.

Submitted respectfully,



Jeffrey Buddle, President
Professional Fire Fighters of Maryland

The membership of the Professional Fire Fighters of Maryland includes 27 IAFF local affiliates from the following jurisdictions:

Federal: Aberdeen Proving Grounds, Fort George G. Meade, National Capital Federal Fire Fighters, National Institutes of Health

State: Baltimore / Washington International Airport

Local: Annapolis City, Allegany County, Anne Arundel County, Baltimore City (2 affiliates), Baltimore County, Carroll County, Cecil County, Charles County, Cumberland City, Frederick County, Garrett County, Hagerstown, Howard County, Montgomery County, Ocean City, Prince Georges County, Queen Annes County, Salisbury, St. Mary County, Talbot County, Worchester County