



**Senate Bill 155**

**Income Tax – Credit for Long Term Care Premiums (Long-Term Care Relief Act of 2025)**

**Senate Budget & Taxation Committee**

**Position: Favorable**

Dear Chairman Guzzone, Vice Chair Rosapepe and Members of the Senate Budget & Taxation Committee,

NAIFA-MD (“The National Association of Insurance and Financial Advisors – Maryland Chapter”) appreciates the opportunity to submit written testimony on Senate Bill 155. NAIFA-MD is made up of insurance agents and advisors, financial advisors and financial planners, investment advisors, broker/dealers, multiline agents, health insurance and employee benefits specialists, and more. We are the closest to the consumer and provide products, services, and guidance that increase financial literacy in our society, protect their clients against life’s inherent risks, help hard-working Americans prepare for retirement, and create financial security and prosperity so their clients can leave a legacy for future generations.

NAIFA-MD supports this legislation as it provides more assistance for individuals who have purchased these very important long-term care policies. Anything that helps people with this vital coverage is a good thing. We hope that the changes made to last year’s legislation allow for some relief to people who have done the responsible thing by purchasing such coverage.

Sincerely,  
Brett Lininger  
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