

HB0653_RichardKaplowitz_FAV
02/19/2026

Richard Keith Kaplowitz
Frederick, MD 21703

TESTIMONY ON HB#/0653- POSITION: FAVORABLE

Income Tax - Subtraction Modification for Public Safety Retirement Income – Amount

TO: Chair Wilkins, Vice Chair Feldmark, and members of the Ways and Means Committee

FROM: Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of HB#/0653, **Income Tax - Subtraction Modification for Public Safety Retirement Income – Amount**

This bill is personal to me as my daughter-in-law has been a firefighter, now a captain, for twenty-six years. Passage of this bill, when she is ready to retire, will enable more financial stability in that retirement. Should I predecease my wife she will take over the care of her mother.

She will be treated as a “Public safety employee”, an individual who is a retired ... fire, rescue, or emergency services personnel of the United States, the State, or a political subdivision of the State under the provisions of the bill.

This bill will increase from \$15,000 to \$20,000 over a period of 5 taxable years the amount allowed as a subtraction modification under the Maryland income tax for certain retirement income attributable to an individual's employment as a public safety employee.

I want to ensure that my beloved daughter-in-law has a secure retirement as thanks from Maryland for her actions as a first responder.

I respectfully urge this committee to return a favorable report on HB#/0653.