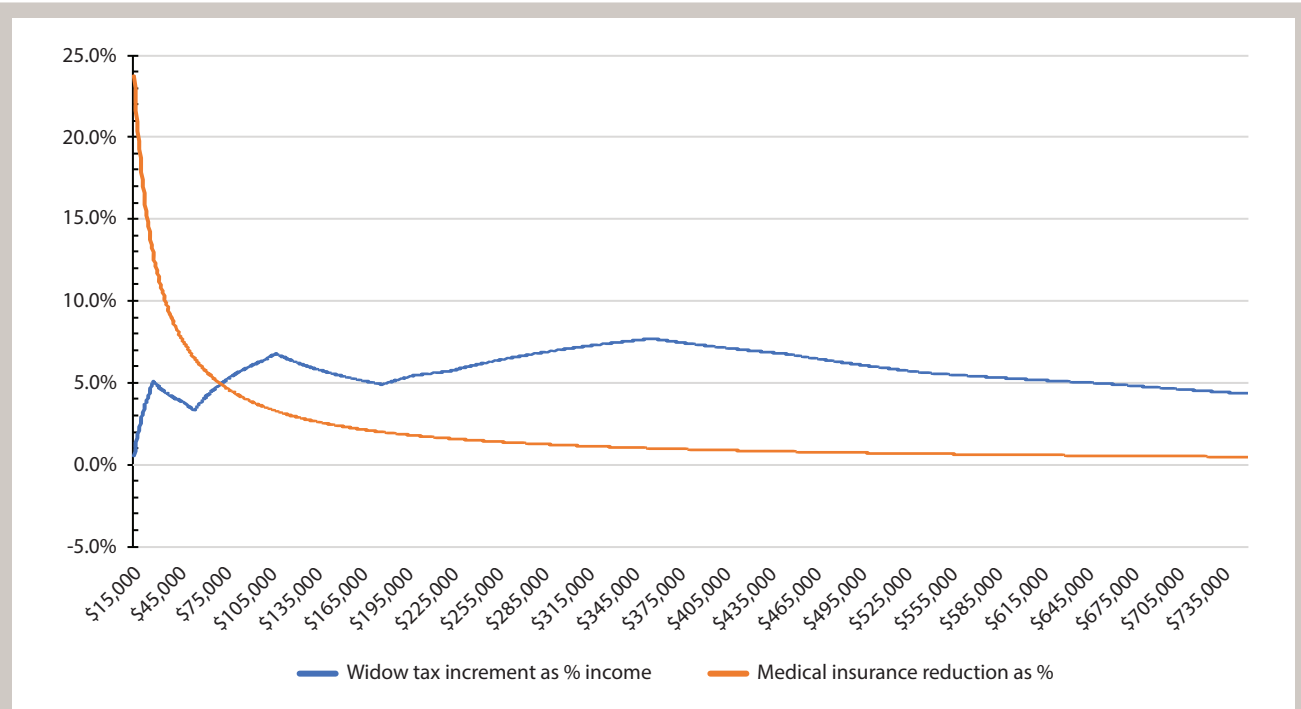


Figure 1: Comparison of Survivor's Tax Increment to the Reduction in Medical Insurance at 100% Income



Notes: Although technically impossible when Social Security is present, for this chart the widowed survivor is assumed to retain 100% of the couple's income. Chart shows medical expenses and incremental tax dollars owed as a percentage of that income. This chart does not consider IRMAA or the Social Security tax torpedo.