



# Family First

FUNERAL HOMES & CREMATION CARE

*Where Your Family is Our Family*

March 13, 2025

My name is Thomas C. Newhall, I am a Licensed Funeral Director Embalmer with over 30 years of experience. I write today in favor of Maine Funeral Homes being able to offer an insurance product for prearranged funerals. I would like to share a couple of points to support that insurance is a good product.

- Families would have the option to purchase a funeral and make monthly payments. If the insured passes away before the contract is paid in full the insurance company would have that individuals contract paid in full. Insurance companies also offer additional plans that trust companies do not have as a variety of payment plans and options.
- Transferability is much simpler.

I have worked with insurance prearranged funeral products since the early 1990's it has been a very positive experience both for consumer as well as the funeral home. I appreciate the consideration of allowing Maine Funeral Directors to present the OPTION of insurance and the OPTION of trust to every family we serve. I feel that offering the insurance product is an additional tool to support families.

Warmest Regards,

Thomas C. Newhall  
Funeral Director/Embalmer  
Family First Funeral Homes  
Brunswick, Augusta, Winthrop and Gardiner