



LINDQUIST FUNERAL HOME

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March 12, 2025

Dear Senator Bailey, Representative Gramlich, and members of the HCIFS committee

I hope this letter finds you well. I'm writing to discuss the significant benefits of prearranging funerals, especially when funded through insurance policies, a practice not currently allowed in our state.

Prearranging a funeral offers peace of mind by ensuring that an individual's wishes are respected, while also protecting loved ones from making difficult decisions during a time of grief. Financially, it locks in today's prices, shielding families from future price increases. Funding with insurance further ensures that families are not burdened by the cost, as the insurance covers the service in full.

One of the most important advantages of insurance-funded prearrangements is that if the individual passes before the prearrangement is fully paid off, the insurance policy will cover the remaining balance. This is a crucial benefit that the current trust system does not offer, as families are left with the financial responsibility if the arrangement isn't paid in full.

Allowing insurance-funded prearranged funerals would provide greater security and peace of mind to families in our state. I urge you to consider the positive impact this change could have on our community.

Thank you for your time and attention to this matter.

Sincerely,

Nate Colson
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