Chairman Bethall and members of the Committee:

I am here today on behalf of a constituent. He is disabled and has maintained a life insurance policy that has a cash value. He has done so in an effort to be responsible. He wanted to take care of his own final expenses. Neither he nor I feel that it is good public policy to force him to cash that out in order to qualify for means based benefits.

Thank you for the opportunity to present to you today.

Representative Sean Gatewood