



LifeBridge – MassMutual's free life insurance program

Protect your child's education at no cost to you

What is LifeBridge?

MassMutual's LifeBridge program provides free life insurance to eligible parents or legal guardians. It is designed to help you protect your dream of providing an education for your children if you die before they complete their schooling.

Under the LifeBridge free life insurance program, Massachusetts Mutual Life Insurance Company (MassMutual) will issue a \$50,000 term life insurance policy to a trust for a period of 10 years at no cost to you. MassMutual pays the premiums. If you die within that time period, the \$50,000 can be used to cover the educational expenses of your eligible children. And your children have 10 years after your death or until their age 35 (whichever is later) to use this \$50,000 educational benefit.

How do educational expenses get paid if you die?

Under the LifeBridge free life insurance program, the \$50,000 death benefit is paid to what is called a trust. Simply put, the trust, administered by the MassMutual Trust Company, FSB, a wholly-owned stock subsidiary of MassMutual, holds the dollars that will pay for the educational expenses of your children. The trust will pay benefits directly to the school(s) your eligible child(ren) attend.

What educational expenses will be covered under the program? The money can be used to pay for tuition, fees, books, campus room and board, and other educational expenses. Pre-school, private school, trade school or colleges and universities all qualify. Complete information on how bills are submitted for payment, as well as additional information about what expenses LifeBridge covers, will be mailed to you when a policy is issued.

Anna, the parent of David, is insured by a MassMutual term life insurance policy through the LifeBridge program. During the 10 years that the policy is in effect, Anna dies. At that time, \$50,000 is placed in a trust to cover the educational expenses of David, who now is 18 years old. As David incurs educational expenses, those bills are submitted to the trust for payment. But David needs time to cope with his mother's death. He chooses to wait until age 25 to pursue his college education. At that time, the trust will begin paying the cost of tuition directly to the educational institution.



Are you eligible?

You are eligible to apply for the LifeBridge program if you are:

- Between the ages of 19 and 42;
- The parent or legal guardian of one or more dependent children under age 18;
- A permanent, legal resident of the United States;
- Currently employed full or part time with a total family income not less than \$10,000 or more than \$40,000 annually;
- The only parent or legal guardian in your household who has applied; and
- In good health as determined by MassMutual's underwriting guidelines.

You would not be eligible if you:

- Have been diagnosed with heart disease, cancer, HIV or Type 1 Diabetes;
- Currently abuse drugs or alcohol or have abused them within the last 10 years; or
- Are currently on parole or probation.

Additional underwriting will apply.
If you do not qualify for this program, you will receive a letter from MassMutual notifying you of this result.

OK, I'm interested. What does MassMutual require from me?

Applying for the program is easy.

1. Fill out the attached LifeBridge eligibility form completely, and mail it to the MassMutual address as it appears on the form.
2. Once MassMutual determines that you are eligible to apply, you will receive a letter with the name and phone number of a MassMutual Representative to contact to schedule a convenient time and location to complete the application process. You must bring a copy of your last year's tax return as well as your most recent pay stub to the meeting. This information is needed to verify your income and that you are currently working. You must also bring proper identification (i.e., drivers license, green card, photo ID) and your child(ren)'s Social Security number(s) and date(s) of birth.

When you meet with the MassMutual representative, he or she will arrange for a brief medical exam that includes a blood and urine test. All medical information will be kept absolutely confidential and will be used only to determine your eligibility for the LifeBridge program.

What else do I need to know?

If you are insured under the LifeBridge free life insurance program, you will receive a welcome letter and a copy of important documents. Please treat these documents as you would treat any other important legal or financial document. Keep them with your important papers and let someone know where they are. In the event of your death, the documents will contain all the information needed for someone to notify MassMutual of your death.

What if I have more questions?

If you have additional questions, there are a number of ways you may be able to get answers:

- Call MassMutual at **1-800-272-2216**;
- Visit **www.massmutual.com/lifebridge**, which contains additional information about the program; or
- Ask at your local community-based organization — they may be able to help you.

Why is MassMutual offering LifeBridge?

MassMutual recognizes the value of balancing business interests with corporate citizenship. We're very fortunate to have achieved success for more than 165 years, and we feel a keen responsibility to the communities that have long supported us.

We realize that all children — including yours — are the future of our country. And the more educated our future leaders are, the better prepared they will be to help meet the challenges of tomorrow. We also know that as a parent or legal guardian, you know the value of life insurance and the protection it provides to your loved ones, but you may not be able to afford it.

By providing up to \$50,000 for educational expenses, LifeBridge free life insurance policies provide your eligible children with the opportunity to complete their education if you die during the term of the policy.



Get started now!

There's no time like the present.
Fill out the LifeBridge eligibility form completely and mail it today.

LifeBridge Eligibility Form

Please answer ALL of the following questions. Massachusetts Mutual Life Insurance Company (MassMutual) will use the information to determine if you are eligible to be considered for participation in the LifeBridge free life insurance program. Incomplete forms will not be considered for this program. **Please note that all answers must be "Yes" in order to apply for LifeBridge.**

Fold and mail this form to the address on the back of the form. No postage is necessary.

Answer each question truthfully; CIRCLE either **YES** or **NO**:

- 1 Are you between the ages of 19 and 42? Date of birth _____ YES NO
- 2 Are you the parent or legal guardian of at least one dependent child who is under the age of 18? YES NO
3. Are you currently employed (full or part time)? YES NO
4. Do you have a total family income that is at least \$10,000 but not more than \$40,000? YES NO
5. Are you a permanent, legal resident of the U.S.? YES NO
6. Are you the only parent or legal guardian in your household who has applied? YES NO

Note: The LifeBridge free life insurance program is not designed to replace insurance coverage you already may have purchased.

Identify your eligible children

Please print one or more individuals to receive equal benefits under the Trust. You must be the parent or legal guardian of these individuals (each child must be under the age of 18 at the time you apply) and provide ALL information requested below.

Name	Address (if different than your own)	Date of Birth

Your address and signature

Your Name _____

Address _____

City _____ State _____ ZIP _____

Phone (_____) _____ E-mail _____

Signature _____ Date _____

From which community organization did you learn about this program?

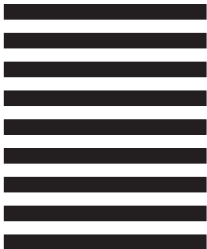
- | | | |
|---|--|--------------------------------------|
| <input type="radio"/> Boys & Girls Club | <input type="radio"/> Habitat for Humanity | <input type="radio"/> Urban League |
| <input type="radio"/> YMCA | <input type="radio"/> YWCA | <input type="radio"/> MassMutual.com |
| <input type="radio"/> United Way | <input type="radio"/> Other _____ | |

FOLD1

TAPE HERE
DO NOT STAPLE



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



LB1010R 817

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 1 SPRINGFIELD MA

POSTAGE WILL BE PAID BY ADDRESSEE

MASSMUTUAL
F205
LIFEBRIDGE PROGRAM MANAGER
PO BOX 1295
SPRINGFIELD MA 01101-9909



FOLD2

Frequently asked questions

Why is the money paid to a trust and not to my child?

The focus of this program is to provide an education for children who could otherwise not afford it because of a parent's death. The money is paid to a trust to ensure that it is used solely for educational purposes.

What is a trust?

Under the LifeBridge free life insurance program, the \$50,000 death benefit is paid into what is called a "trust." Simply put, a trust holds the dollars that will pay for the educational expenses of your children.

Under what circumstances will the death benefit be paid?

The policy pays a \$50,000 benefit to a trust upon your death. The only type of death that would void the policy is if you commit suicide within the first two years of the policy's effective date. In the event of suicide during that time period, the policy would pay nothing.

How will MassMutual know when I die?

The documents you receive will tell you how a relative, friend or loved one notifies MassMutual. Keep the documents with your important papers and make sure a close friend or relative knows where they are. A copy of a death certificate is required as proof of death.

If I fill out the eligibility form, does that mean I am guaranteed coverage?

No. The information you provide on the eligibility form is used to determine if you are eligible to apply for LifeBridge. Once you are notified you are eligible to apply, you will then need to complete an application for insurance.

Can I apply if I work only part time?

Yes, you can. You do not have to work full time to qualify for LifeBridge.

Is this available to single parents only?

Both single and married parents are eligible for LifeBridge, although only one parent per family can apply for a policy.

What if my income goes up after I get the free life insurance policy?

You still qualify for the program. As long as you qualify by your income at the time of application, you are covered for the entire 10-year term of the policy, no matter how much money you make.

How are benefit dollars allocated among my children?

The \$50,000 death benefit is evenly split among the children you name as beneficiaries.

How many beneficiaries can I select?

As many as you want. If you pick a beneficiary who doesn't pursue an education, the death benefit will then be divided among the remaining beneficiaries who are listed on a LifeBridge beneficiary enrollment form.

What if my children have already taken out school loans to pay for their education? Can the policy be used to pay off these loans after I die?

Yes. If your beneficiaries have already taken out school loans to pay for their education, the policy will pay off those loans — up to the \$50,000 policy limit.

How is the \$50,000 benefit split if there are multiple children?

The funds are divided evenly among all eligible children. If a child does not wish or need to use his/her portion of the funds, the remaining children can use the education dollars.

What if I am the child's grandparent and not the parent?

As long as you are the legal guardian of the child, you can apply for a policy under LifeBridge. You must be within the age guidelines of the program and meet all other eligibility criteria.

Does the money have to be used all at once?

Your beneficiaries have 10 years after your death or until their age 35 (whichever is later) to use the entire \$50,000 benefit.

Can the money be used for burial expenses?

No. LifeBridge is designed to cover only educational expenses of eligible children.

How do I know that MassMutual will be around to pay the benefit when I die?

MassMutual has more than 165 years of experience providing life insurance. It's one of the many crucial financial products and services we provide today.

Will the parents name be put on a mailing list to solicit or buy something?

No, parent's information is submitted in confidentiality and is only maintained as a means of servicing the policy. Parents are not required to purchase anything to be eligible to participate.

