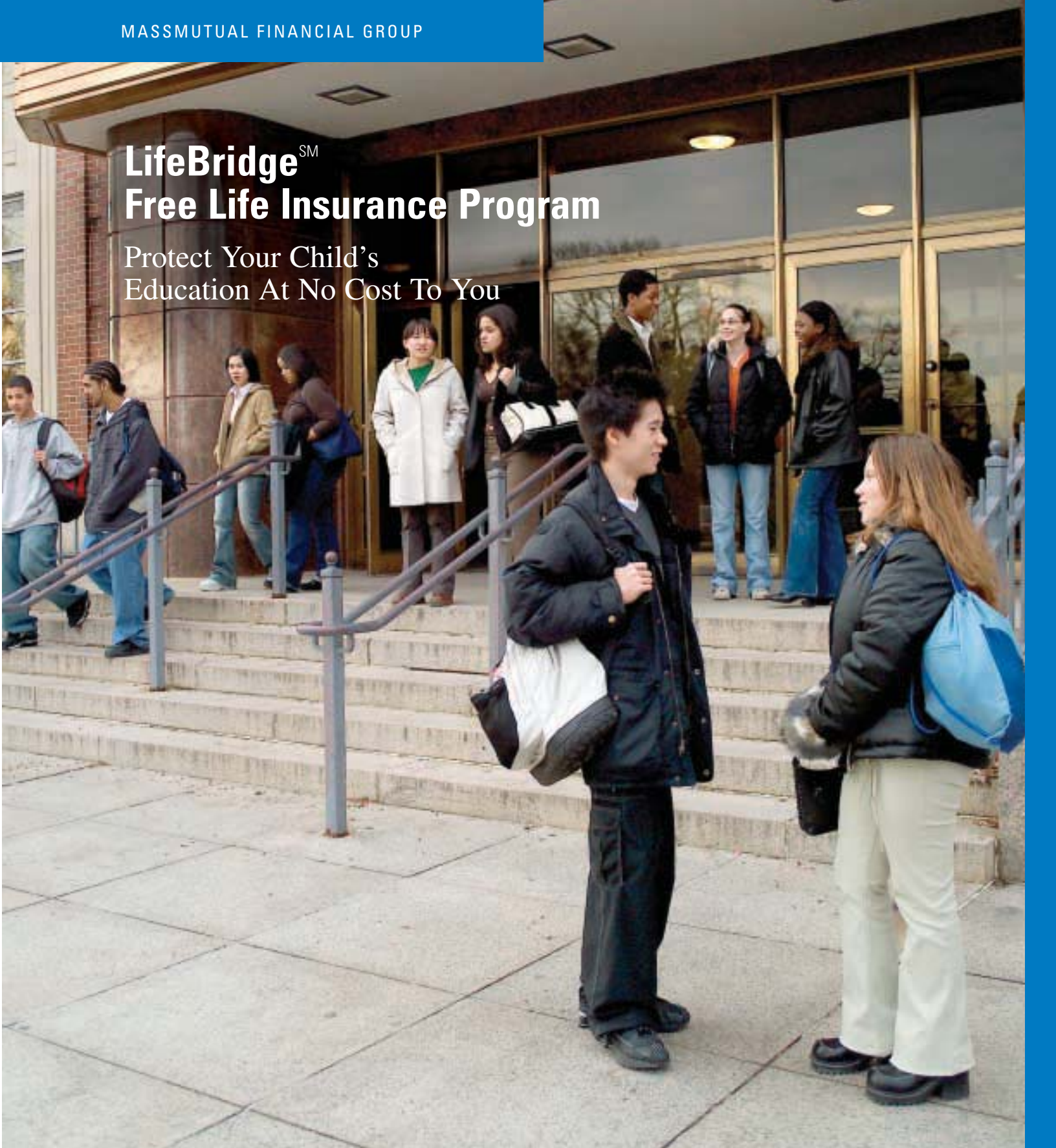


# LifeBridge<sup>SM</sup> Free Life Insurance Program

Protect Your Child's  
Education At No Cost To You



You can't predict. You can prepare.®

INVEST

INSURE

RETIRE



## What is LifeBridge?

LifeBridge is a free life insurance program. 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 life insurance policy to a trust for a period of 10 years and at no cost to you. MassMutual pays the premiums. If you die within that time period, the \$50,000 is used to cover the educational expenses of your children. And your children have 10 years after your death or until 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, the MassMutual Trust Company, FSB, 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 LifeBridge term insurance policy. During the 10 years that the policy is effective, Anna dies. At that time, \$50,000 is then set aside 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 member of your household who has applied for the LifeBridge Free Life Insurance Program; and
- In good health.

## **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 probation.

*Additional underwriting will apply.*

# 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 working.

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.

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

Jeffrey Ling  
MassMutual  
201 Merchant Street #2200  
Honolulu, HI 96813  
808-537-4591 x 236

## 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](http://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 150 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 attached LifeBridge eligibility form completely and mail it today.

# Frequently asked questions

## **What is life insurance?**

Life insurance is a promise that an insurance company makes to you to pay a specific amount of money upon your death. For the LifeBridge Free Life Insurance Program, the benefit is paid to a trust, which pays an educational institution for the educational expenses of your children.

## **Can I apply if I work only part time?**

Yes, you can. You do not have to work full time to qualify for the LifeBridge Free Life Insurance Program.

## **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.

## **How long will this program be available?**

The LifeBridge Free Life Insurance Program will be available until 20,000 policies have been issued, or through December 31, 2007, whichever comes first. MassMutual will reassess the program after that date.

## **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.

## **Is this available to single parents only?**

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

## **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 the LifeBridge Free Life Insurance Program. Once you are notified you are eligible to apply, you will then need to complete an application for insurance.

## **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 are benefit dollars allocated among my children?**

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

## **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.

## **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 the LifeBridge Free Life Insurance Program. You must be within the age guidelines of the program and meet all other eligibility criteria.

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

MassMutual has more than 150 years of experience providing life insurance. It's one of the many crucial financial products and services we provide around the world today.

## **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. The LifeBridge Free Life Insurance Program is designed to cover only educational expenses of eligible children whose parent dies.

## **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 the eligibility form.

## **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 documents and make sure a close friend or relative knows where they are. A copy of a death certificate is required as proof of death.