



The Educators' Group Benefits Company



FREE \$50,000.00 TERM LIFE INSURANCE

(COVER THE EDUCATIONAL EXPENSES OF YOUR ELIGIBLE CHILDREN)

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.

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.

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.

If you have additional questions, you can call **MassMutual at 1-800-272-2216**; or visit www.massmutual.com/lifebridge, which contains additional information about the program.

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?

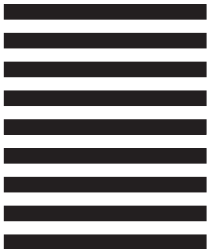
- | | | |
|---|--|--------------------------------------|
| <input type="radio"/> Boys & Girls Club | <input type="radio"/> Habitat for Humanity | <input type="radio"/> Urban League |
| <input type="radio"/> YMCA | <input type="radio"/> YWCA | <input type="radio"/> MassMutual.com |
| <input type="radio"/>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

FOLD1

TAPE HERE
DO NOT STAPLE



NO POSTAGE
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IF MAILED
IN THE
UNITED STATES



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

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LIFEBRIDGE PROGRAM MANAGER
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