

LifeBridge FAQ

What is LifeBridge?

MassMutual's LifeBridge is a free life insurance program for income eligible families. 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, 10-year term life insurance policy to a trust* on the life of a qualifying parent or legal guardian. There is no cost to you - MassMutual pays the premiums. The \$50,000 is used to cover the educational expenses of your eligible children. After your death, your children have 10 years or until age 35, whichever is later to use this \$50,000 educational benefit.

*Trust administered by the MassMutual Trust Company, FSB.

Am I eligible to apply?

You are eligible to apply if you are between the ages of 19 and 42; the parent or legal guardian of one or more dependent children under the age of 18; a permanent, legal resident of the United States; currently employed full or part time with a total family income of 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, as determined by MassMutual.

Is the policy really free?

Yes, the policy is really free. Any premiums that are due during the life of the policy are paid directly by MassMutual. There is no cost to you or your children.

What is life insurance?

Life insurance pays 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 education institution for the educational expenses of your children.

How do educational expenses get paid if I 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, holds the dollars that will pay for the educational expenses of your children. The trust will pay benefits directly to the schools your eligible children attend.

What educational expenses will be covered under the program?

The death benefit can be used to pay for tuition, fees, books, campus room and board, and other educational expenses. Pre-school, private school, trade school, 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.

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, 2009, 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.

Are there any exclusions under the policy?

The policy pays a \$50,000 benefit to a trust upon your death. The exclusion is for suicide within the first two years of the policy's issue date. In the event of suicide during that time period, the policy would be void and the \$50,000 benefit would not be payable.

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 not the child's 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 155 years of experience providing life insurance. It's one of the many important financial products and services we provide around the world today.

Does the money have to be used all at once?

After your death, your beneficiaries have 10 years or until they are 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 or legal guardian dies.

How many beneficiaries can I select?

You may have as many beneficiaries as you would like. 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 other 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.

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.

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