



# A guide to offering LifeBridge

MassMutual®'s free life insurance program

The Massachusetts Mutual Life Insurance Company (MassMutual) recognizes the value of balancing business interests with corporate citizenship. Our organization has achieved success over the years, in part, because we recognize our responsibility to the communities in which we live and work.

That is why we are pleased to introduce you to LifeBridge, an exciting, free 10-year term life insurance program, and to ask for your assistance in identifying applicants who may be eligible for coverage. LifeBridge can help qualified parents or legal guardians protect their eligible children's education.

This free life insurance program aligns one of our core products — life insurance — with one of the main components of our philanthropic efforts — education. Across the nation, we expect to give away 20,000 free 10-year term life insurance policies, each with a death benefit of \$50,000 that will be paid into a trust administered by the MassMutual Trust Co. FSB (a wholly owned stock subsidiary of MassMutual) and can be used to further the education of children if an insured parent or legal guardian passes away during the term of the policy. There are no strings attached; the LifeBridge policy is absolutely free. MassMutual pays the premiums for the insured.

We appreciate your help in reaching out to hard-working parents who might not be able to afford such protection right now. Help us provide them with peace of mind through a free term life insurance policy that could make a difference in their children's future.





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# What is LifeBridge?

The LifeBridge free life insurance program is a way for MassMutual to bridge the gap between the financial realities of hard-working Americans and their desire for a better life for their children through the financial protection of their education.

LifeBridge will help give eligible parents and legal guardians peace of mind. The Massachusetts Mutual Life Insurance Company (MassMutual) will pay the premiums for the policies issued under the LifeBridge program. If an insured parent or legal guardian dies during the term of the policy, \$50,000 will be put in trust to pay the educational expenses of his or her eligible children. The trust will make payments on behalf of the children for their educational expenses that occur up to 10 years after the death of the insured or until the children's age 35, whichever is later.

LifeBridge provides young people the opportunity to advance their education in spite of the financial hardship created by the loss of a parent or legal guardian. This will have a cumulative effect not only on their future, but also on the community as a whole, including local businesses.



## Who is eligible?

MassMutual will take an application for a 10-year term life insurance policy with a \$50,000 face amount on the life of a potential applicant who is:

- Between the ages of 19 and 42;
- Currently employed (either full or part time) with a total family income between \$10,000 (minimum) and \$40,000 (maximum);
- The parent or legal guardian of one or more dependent children under the age of 18;
- A permanent, legal resident of the US;
- The only parent or legal guardian who has applied for the LifeBridge program; and
- In good health as determined by MassMutual's underwriting guidelines.

An applicant would not be accepted if he or she does not meet the qualifications above or has heart disease, cancer, HIV, Type 1 Diabetes, currently abuses drugs or alcohol, has been treated for drug or alcohol abuse in the last 10 years or is currently on parole or probation.

## Why would I want to get involved?

Many of your employees or clients understand how important it is to protect their loved ones with life insurance but may not be able to afford it. Help us make a difference in their children's future.

### Community organizations

- Members of the community you serve are those who would most benefit from LifeBridge.
- LifeBridge will add to the portfolio of services and programs your organization already supports.
- Share information with your clients and employees and assist them with the application process.

### Employers

- Some of the people you employ may be among those who might benefit from LifeBridge.
- By bringing LifeBridge to the attention of your employees, you are demonstrating your interest in the welfare of the people who support your business every day.
- Share information about the LifeBridge free life insurance program with your employees and host an application meeting at your facility.

## What is my role and how do I get started?

### Share information

It is our hope that you will share information about the LifeBridge free life insurance program and host an on-site application meeting at your facility. While not all of your employees and clients may be eligible for LifeBridge, for those who are, your efforts to bring this program to them could be invaluable. Included in this guide are various communications – an introductory letter, an eligibility form, and flyers – that you can use to let eligible applicants know about the program and the application process.

Depending on what manner of communication is most effective in your organization, you can use any or all of these communications. Contact your local MassMutual representative to obtain these documents and personalize them for your employees or clients.

### Collect eligibility forms

The first step of the application process involves pre-screening all eligible applicants by using the eligibility form included in this guide as Appendix C. Applicants who answer “yes” to all six questions are eligible to apply to the program. Applicants who answer “no” to one or more questions, are not eligible to apply and will be notified why they are not eligible.

Please collect the eligibility forms from all who are interested in applying to the program and review them with a MassMutual representative.



## Schedule an on-site application meeting

A MassMutual representative will work with you to arrange an application meeting on-site. MassMutual representatives and medical professionals will attend this meeting and see that the remaining two steps in the process are completed – completion of the application for insurance and a brief medical exam (blood and urine samples are required to verify health status). A suggested format for the application meeting follows:

- Identify the number of eligible applicants who are interested in applying to the LifeBridge program and collect their eligibility forms.
- Select an appropriate time and location for the meeting.
- Schedule 15-minute appointments for all eligible applicants.
- Provide flyers (Appendix D) to applicants showing the location and time of their appointment and indicating that they must bring copies of their last tax return, a current pay stub, their children's Social Security numbers, and proper ID. The tax return and pay stub are used to verify income and employment.
- Provide your MassMutual representative with the number of appointments so he/she will be sure to have the appropriate number of agents and medical professionals available to complete the application process. It only takes 15 – 20 minutes.

An application meeting requires access to a copy machine and rest rooms.

**Please be sure your employees and clients know that all information – financial, personal and medical – will be kept absolutely confidential and will be used only to determine eligibility for the LifeBridge program.**

If an employee or client cannot attend an application meeting, he/she can complete an eligibility form (Appendix C) and mail the form to MassMutual, LifeBridge Program, 1295 State Street – F205, Springfield, MA 01111. Once the form is reviewed by MassMutual, a letter explaining how to proceed will be sent to him/her.

Please note that LifeBridge should not be used to replace other benefits you offer. LifeBridge is a free program that is designed to provide a death benefit that can only be used for educational expenses of an insured's eligible children in the event an insured dies during the term of the policy.



## Why is MassMutual doing this?

MassMutual is committed to improving the communities in which we live and work. Our philanthropic activities – primarily focused on education – range from direct grants to charitable organizations and academic programs, to the thousands of hours our employees devote to volunteerism.

Several years ago, MassMutual began focusing its corporate support on organizations that clearly demonstrated the level of impact they had on the community. We recognized that the solution to many issues facing our communities was education. We also realized that one segment of the population that believes most fervently in the value of our product sometimes can be those who can least afford it. We decided to find a way to make life insurance available, at no cost, to those hard-working eligible families.

Through the LifeBridge free life insurance program, we are providing yet another means of helping to ensure a solid foundation upon which members of our communities can build for their future – the education of their children in the event of a parent or legal guardian's death.

## About MassMutual

MassMutual is a leading mutual life insurance company that is run for the benefit of its members and participating policyowners. MassMutual offers a wide range of financial products and services, including life insurance, disability income insurance, long term care insurance, annuities, retirement plans and other employee benefits.

For more information, visit [www.MassMutual.com](http://www.MassMutual.com).

For more information and to see MassMutual's full list of honors, visit [www.MassMutual.com](http://www.MassMutual.com) or find MassMutual on Facebook, Twitter, LinkedIn, YouTube and Google+.

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## Further Information

If you have additional questions about LifeBridge, please contact your local MassMutual representative or

**Madeline Landrau, MassMutual, at 1-800-767-1000 ext. 46525  
or via email at [mlandrau@MassMutual.com](mailto:mlandrau@MassMutual.com).**

You may also visit [www.MassMutual.com/lifebridge](http://www.MassMutual.com/lifebridge).

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## APPENDIX A

### AN INTRODUCTORY LETTER TO DISTRIBUTE TO ALL EMPLOYEES AND CLIENTS EXPLAINING WHAT LIFEBRIDGE IS.

[DATE HERE]

To All Employees,

[COMPANY NAME] and Massachusetts Mutual Life Insurance Company (MassMutual) are proud to announce the introduction of LifeBridge, MassMutual's free life insurance program.

Through LifeBridge, MassMutual insures the lives of qualified working people for the benefit of their children. A 10-year term life insurance policy, with a death benefit of \$50,000, is provided. If you die during the 10 years of coverage, the \$50,000 is paid into a trust, administered by the MassMutual Trust Company, FSB, a wholly owned stock subsidiary of MassMutual, and used to cover educational expenses of your dependent children.

**There is no cost to you or your children; MassMutual pays all of the premiums for the policy.**

You are eligible to apply for LifeBridge 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 – either 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 LifeBridge; and
- In good health, as determined by MassMutual's underwriting standards.

You are not eligible to apply for the program 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;
- Are currently on parole or probation.

If you meet all of the eligibility requirements, please complete the attached form and return it to (insert contact name) no later than (insert date).

Please note that (Insert contact name) will review the information you have provided on the eligibility form and will forward it to MassMutual.

You will be notified when MassMutual representatives will be available to review your eligibility form and assist you with the application process. At that time, medical professionals will also be available to take blood and urine samples to confirm your health status. All financial and medical information will be kept strictly confidential and used only to determine your eligibility for LifeBridge.

[COMPANY NAME] fully supports your participation in this program and encourages eligible employees to attend the application meeting. You are not required to do so.

LifeBridge can help protect your hopes for your children's future, and it is my hope that every eligible [COMPANY NAME] employee will apply for this valuable coverage.

[SIGNATURE

COMPANY OFFICIAL]

## APPENDIX B

**A FLYER TO BE DISTRIBUTED WITH EMPLOYEE PAYCHECKS  
OR HANDED TO CLIENTS. THIS FLYER IS ALSO AVAILABLE IN SPANISH.**



### **(Insert Organization Name) and MassMutual are proud to announce the introduction of LifeBridge MassMutual's Free Life Insurance Program**

Through LifeBridge, the Massachusetts Mutual Life Insurance Company (MassMutual) insures the lives of qualified working people for the benefit of their children. A 10-year term life insurance policy, with a death benefit of \$50,000, is provided. If you die during the 10 years of coverage, the \$50,000 is paid into a trust administered by the MassMutual Trust Co., FSB, a wholly owned stock subsidiary of MassMutual, and used to cover educational expenses of your dependent children. MassMutual pays the premiums.

You are eligible to apply for the 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 -- either full or part time -- with a total family income of not less than \$10,000 or more than \$40,000 annually; and
- In good health, as determined by MassMutual's underwriting standards.

You are not eligible to apply for the program 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.

Remember, there's no time like the present to plan for your children's education. Take advantage of this free program NOW.

**If you are eligible to apply, please complete the form on the  
back and return it to (insert contact name) no later than  
(insert date).**

Please note that (Insert contact name) will review the information you have provided on the eligibility form and will forward it to MassMutual.

You will be notified when MassMutual representatives will be available to assist you with the application process. At that time, medical professionals will also be available to take blood and urine samples to confirm your health status. All financial and medical information will be kept strictly confidential and used only to determine your eligibility for LifeBridge.



## APPENDIX C

THE ELIGIBILITY FORM THAT IS USED TO PRE-SCREEN ALL ELIGIBLE APPLICANTS. THE ELIGIBILITY FORM IS ALSO AVAILABLE IN SPANISH.



### 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 _____          |                                      |

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## APPENDIX D

**A FLYER TELLING APPLICANTS WHEN AND WHERE AN APPLICATION MEETING WILL BE HELD, AS WELL AS WHAT THEY NEED TO BRING WITH THEM. THIS FLYER IS ALSO AVAILABLE IN SPANISH.**



### **MassMutual's LifeBridge free life insurance program**

For those who qualify, LifeBridge offers free life insurance coverage for the benefit of their eligible children's education.

The Massachusetts Mutual Life Insurance Company (MassMutual) is offering free term life insurance to cover an insured parent or legal guardian for a period of 10 years. Under the LifeBridge program, if the insured passes away during the 10 years of coverage, a \$50,000 life insurance benefit will be paid into a trust administered by the MassMutual Trust Co., FSB, a wholly owned stock subsidiary of MassMutual, and can be used to further the education of his/her children. MassMutual pays the premiums for you.

#### **There is no cost to you or your children, now or in the future.**

Please join us at the following meeting:

Date and Time:     INSERT DATE AND TIME  
Location:            INSERT LOCATION, LINE 1  
                          INSERT LOCATION, LINE 2  
                          INSERT LOCATION, LINE 3

Bring with you:

1. A copy of your last 1040 or 1040A (used to confirm your income).
2. A recent pay stub (used to confirm you are currently working).
3. The Social Security numbers of your eligible children.
4. Proper identification (i.e., driver's license, green card, photo ID, etc.).

MassMutual representatives will be available to assist you with the LifeBridge application process. A medical professional will also be available to take blood and urine samples to confirm your health status. All information obtained for eligibility purposes will be kept confidential.



## APPENDIX E

A FILLABLE FLYER THAT CAN BE USED TO PROMOTE AN UPCOMING APPLICATION MEETING. PLEASE BE SURE TO INCLUDE A CONTACT NAME AND PHONE NUMBER SO APPLICANTS CAN SCHEDULE THEIR 15-MINUTE APPOINTMENTS. THIS FLYER IS ALSO AVAILABLE IN SPANISH.

**∴ MassMutual**

# LifeBridge MassMutual's free life insurance program

## Protect your child's education at no cost to you

For those who qualify, LifeBridge offers free life insurance coverage for the benefit of your children's education.

The Massachusetts Mutual Life Insurance Company (MassMutual) is offering free term life insurance to cover an insured parent or legal guardian for a period of 10 years. Under the LifeBridge program, if the parent or guardian passes away during the 10 years of coverage, a \$50,000 life insurance benefit will be paid to a trust administered by the MassMutual Trust Co., FSB, a wholly owned stock subsidiary of MassMutual, to cover the educational expenses of your eligible children. MassMutual pays the premiums for you.

## There is no cost to you or your children Individuals are eligible to apply if they 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 between \$10,000 – \$40,000 annually;
- In good health, as determined by MassMutual's underwriting guidelines.

(Insert Organization Name) and MassMutual invite you to the following application meeting:

**Date:** (Insert date)  
**Time:** (Insert time)  
**Location:** (Insert location)

**If you are eligible to apply, please call (insert contact name) at (insert phone number) to schedule your 15 minute appointment.  
Appointments Preferred!**

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### Bring with you:

1. A copy of your last tax return form – 1040 or 1040A (used to confirm your income).
2. A recent pay stub (used to confirm you are currently working).
3. The Social Security numbers of your children/dependents under the age of 18.
4. Proper identification (i.e. driver's license, green card, photo ID).

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MassMutual representatives will be available to assist you with the LifeBridge application process. A medical professional will also be available to take blood and urine samples to confirm your health status. All financial and medical information will be kept strictly confidential and used only to determine your eligibility for LifeBridge.

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# Frequently asked questions

## How are benefits paid?

If the insured dies during the 10 years the insurance policy is in force, the \$50,000 benefit is placed in a trust. The MassMutual Trust Company, FSB, administers the trust and applies the \$50,000 life insurance benefit to the educational needs of the eligible children. The Trust Company pays the benefit directly to an educational institution for a variety of educational expenses, including books, tuition, fees and on campus room and board. Pre-school, private school, trade school and colleges and universities all qualify. In no case are payments made directly to the children or any other individual.

Parents and legal guardians who successfully meet all underwriting requirements – the standards we set to approve insurability – will receive a document that describes covered educational expenses.

## 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.

## 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.

## 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.

## 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 child's trust value.

### **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 MassMutual's LifeBridge free life insurance program. 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. The LifeBridge free life insurance program is designed to cover only educational expenses of eligible children whose insured parent dies.

### **How many beneficiaries can I select?**

As many of your eligible children 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 your LifeBridge Beneficiary Enrollment 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 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.

### **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.

### **Will the parent's 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.

