

POINTERS FOR PARENTS

Free Life Insurance Program For Parents

(NAPSA)—If you think you can't get anything for free in this world, you'll want to learn more about a free life insurance program designed for parents. Yes, free.

The philanthropic LifeBridgeSM Free Life Insurance program is designed to help protect a family's dream of providing an education for their children should anything happen to them before their child is finished with school. It's that simple.

Under the program, Massachusetts Mutual Life Insurance Company (MassMutual) will issue a \$50,000 10-year term life insurance policy to a trust. There is no cost to you. MassMutual pays the premiums.

If you die within the policy period, the \$50,000 is used to cover the educational expenses of your children. They have 10 years after your death or until age 35 (whichever is later) to use this \$50,000 educational benefit.

The \$50,000 benefit is paid to what is called a "trust." The trust, The MassMutual Trust Company, FSB, holds the dollars that will then pay for the educational expenses of your children. This benefit can be used to pay for tuition, fees, books, campus room and board and other educational expenses. Preschool, private school, trade school or colleges and universities all qualify.

"We are trying to ensure that children of working parents have access to educational opportunities, no matter what their finan-



A free life insurance program helps protect a family's dream of educating their children.

cial means," said Matt Winter, executive vice president, MassMutual.

To be eligible to apply for the program you must be:

- 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 U.S.
- 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 and able to meet MassMutual's underwriting guidelines.

Visit www.massmutual.com for more information on the LifeBridge program or call 1-800-272-2216.