



...ensuring affordable, accessible, high quality child care for all young children and families.

February 24, 2010

Dear Early Childhood Professional,

Child Care Services Association and MassMutual are proud to announce the introduction of LifeBridgeSM, MassMutual's free life insurance program. Through LifeBridge, the Massachusetts Mutual Life Insurance Company (MassMutual) insures the lives of qualified early care and education professionals 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, and used to cover educational expenses of your dependent children.

It is FREE. There is no cost to you or your children; MassMutual pays all of the premiums for the policy. No one will try to sell you other insurance.

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 probation.

If you meet all of the eligibility requirements, please complete the attached form and return it to CCSA, PO Box 901, Chapel Hill, NC 27514 no later than April 1. **It will only take a few minutes to protect the educational future of your children.**

You will be notified when MassMutual representatives will be available to meet with you in your area to help with the final application. 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. CCSA fully supports your participation in this program and encourages eligible individuals attend this application meeting in your area. Once we have enough eligibility forms, we will set up the meeting and let you know the date, time and place.

LifeBridge can help protect your hopes for your children's future, and it is my hope that every eligible early childhood professional will apply for this valuable coverage.

A handwritten signature in cursive script that reads "Sue".

Sue Russell
President

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