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Protect Your Children Education At No Cost To You

By Mary Yorke

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When it comes to laying the foundation for a child's success, there is no substitute for education. For this reason, one major financial services organization has undertaken to make sure that children who are touched by family tragedy (namely, the death of a parent) do not face a second loss, that of an opportunity to continue their education.

The LifeBridge Free Life Insurance Program, announced by MassMutual Financial Group, will provide up to \$1 billion in insurance coverage—20,000 term life policies each with a \$50,000 death benefit—to help qualified parents protect their children's education. If an insured parent dies during the 10-year term of the policy, the death benefit will be put in trust to pay the educational expenses of his or her eligible children. The benefit covers a variety of educational expenses, including books and tuitions.

Massachusetts Mutual Life Insurance Company (MassMutual) pays the premiums for all policies issued under the LifeBridge Free Life Insurance Program; there is no out-of-pocket cost to the insured individual or his/her children. The program is aimed squarely at the children of the people who need it most. The LifeBridge Free Life Insurance Program is available in most states except Maine, New Mexico, South Dakota, and West Virginia

"With the pressure of work, bills and normal household responsibilities, a great number of Americans need peace of mind that their children's educational future will be protected if a parent dies," said Robert J. O'Connell, chairman, president and chief executive officer of MassMutual.

Under the program, individuals are eligible to participate if they:

- are between the ages of 19 and 42
- are currently employed (either full or part time)
- are the parent or legal guardian of one or more dependent children under age 18
- are a permanent, legal resident of the U.S.

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have a total family income between \$10,000 (minimum) and \$40,000 (maximum) are the only family member who has applied for the LifeBridge Program are in good health. Covered expenses include books, tuition, fees, and room and board. The types of schools covered include pre-school, private school, trade schools, colleges and universities.

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

Register now! Call 718-638-3322, email mihrn@mcbs.com, or visit <http://www.mcbs.com/lifebridge.shtml> to register for the LifeBridge Free Life Insurance Program Information Session. Visit www.mcbs.com

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Life Insurance Policy For Child - Why Buy Life Insurance For A Child?

By Gavin Bloom

There are a few of pro's and cons' about purchasing life insurance on children. Life insurance must have an insurable interest. There has to be good reasoning behind the purchase of life insurance on children. The first priority is to first make sure that the income producers in the household have an adequate amount of life insurance. Large amounts of life insurance on children with little or no life insurance on the bread winners will make little sense to an insurance company underwriter. Life insurance underwriting departments will often require a certain ratio of life insurance on parents to children. There are advantages in purchasing life insurance on children after the parents are insured properly.

Most companies have children term riders that a very inexpensive. Children term riders will protect the insurability of the child. These term riders can be converted to permanent forms of life insurance when the child reaches the ages of 18-21. This is a valuable feature if the child is uninsurable because of health reasons.

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Permanent Life Insurance on Children - Some parents have purchased permanent life insurance policies on children so that they can use the cash value accumulation later in life. Permanent life insurance is relatively inexpensive and should be considered on a child once the parents have taken care of their own life insurance needs.

Why Buy Life Insurance on a Child?

1. Protect Insurability - Purchasing life insurance on a child will protect the Child's insurability.
2. Cash Value Accumulation - Purchasing permanent life insurance and funding it with adequate enough premium to produce cash for college education or future needs. Universal Life policies are excellent policies for this purpose.
3. Final Expense - This is the basic purpose for all life insurance.

There is the added benefit of teaching the child about life insurance. Parents that show their children the benefits of life insurance prepare the child to take responsibility for their own financial future.

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