

The culture at SFG Brokerage is one that puts community, collaboration, and connection first. We work with professionals across the country committed to serving the needs of your clients.



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*Wishing you a season of growth and
fresh opportunities this spring!*

Partnering with you to help your clients plan with flexibility.
~ Tim, Mark, and Gayle

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MASSMUTUAL BROKER WEBCAST SERIES | 2025 CALENDAR

4/8 (12:00-12:30 p.m. ET)	30 Minutes with Advanced Sales: The Five Most Asked Questions on Irrevocable Trusts
4/9 (2:00-3:00 p.m. ET)	CE Hot Topic Series: Life Insurance Funding Strategies
4/24 (2:00-3:00 p.m. ET)	Underwriting Case Clinic Series: The Wizard of Underwriting - Behind the Curtain
5/13 (12:00-12:30 p.m. ET)	30 Minutes with Advanced Sales: Discovering Gold - Personal Tax Returns
5/14 (2:00-3:00 p.m. ET)	CE Hot Topic Series: Divorce - Helping Your Clients Plan for the Future
5/22 (2:00-3:00 p.m. ET)	Underwriting Case Clinic Series: Trends in Medical Underwriting and Medical Jargon (<i>insurance vs. practical</i>)
6/10 (12:00-12:30 p.m. ET)	30 Minutes with Advanced Sales: Discovering Gold - Business Tax Returns
6/26 (2:00-3:00 p.m. ET)	Underwriting Case Clinic Series: Case Studies (<i>foreign risk, older-age underwriting, cancer, and SpecialCare program</i>)
7/8 (12:00-12:30 p.m. ET)	30 Minutes with Advanced Sales: Fringe Benefit Planning - Split Dollar
7/24 (2:00-3:00 p.m. ET)	Underwriting Case Clinic Series: Life Insurance and Disability Income Insurance Concurrent Underwriting
8/12 (12:00-12:30 p.m. ET)	30 Minutes with Advanced Sales: Becoming a Special Needs Planner
8/13 (2:00-3:00 p.m. ET)	CE Hot Topic Series: Estate Planning and Business Planning
8/28 (2:00-3:00 p.m. ET)	Underwriting Case Clinic Series: Life Insurance Riders
9/10 (2:00-3:00 p.m. ET)	CE Hot Topic Series: Split Dollar Arrangements
9/16 (12:00-12:30 p.m. ET)	30 Minutes with Advanced Sales: Social Security Q&A
9/25 (2:00-3:00 p.m. ET)	Underwriting Case Clinic Series: Finishing Strong
10/8 (2:00-4:00 p.m. ET)	CE Hot Topic Series: Charitable Giving
10/14 (12:00-12:30 p.m. ET)	30 Minutes with Advanced Sales: Year-End Planning
11/11 (12:00-12:30 p.m. ET)	30 Minutes with Advanced Sales: The Five Documents You Need to Know About
12/9 (12:00-12:30 p.m. ET)	30 Minutes with Advanced Sales: Fringe Benefit Planning - Deferred Compensation

Visit tinyurl.com/rf2z63zy
or scan the QR code to
access the complete
schedule, session details,
and registration links!



Required Minimum Distributions (RMDs)

An RMD is an IRS mandated distribution to ensure that retirement plans are being used as retirement vehicles and not as a savings account. Below are some of the account types that require the owner to begin RMDs at age 73.¹

- Individual Retirement Account ²
 - Simple IRA
- SEP IRA
 - Tax-Sheltered Annuity
- Profit-Sharing 401(k) Plans
 - 457(b) Deferred Compensation
- Pension Plan

RMDs and Legacy Planning

What if your clients don’t need the money in the retirement accounts, and would rather use the money to create a legacy for their loved ones?

Taking the RMD each year from the account and leaving the balance in a retirement account for the beneficiary may not be the most tax advantageous way to pass money on due to the ten-year distribution rule and the taxes due upon the owner’s death.

Funding Life Insurance with RMDs Case Study
(to mitigate the tax impact on your clients’ loved ones)

Meet Jim & Pam

- Clients are 73 years old
 - Have qualified money around \$1,250,000
 - Have two adult children that are beneficiaries of IRA
- 32% Tax bracket
 - Taking RMD of about \$47,000 gross
 - Don’t need the money to live on

Leveraging Life Insurance

- Purchase a MassMutual Survivorship Whole Life 100 with an initial death benefit of \$600,000
 - The premiums are primarily paid for by the after-tax TMD amount
- They name their two children as beneficiaries
 - Upon the second death, the proceeds will be paid to them, income tax-free

*This hypothetical example is for training purposes only. These values include dividends based on the 2025 dividend schedule and are not guaranteed. Dividends in future years may be lower or higher, depending on the company's actual experience. **When working with clients, a Basic Illustration must be presented using current assumptions and the current dividend schedule. Clients should be referred to the Basic Illustration for guaranteed elements and other important information.***

Future Illustrated Values - Case Details

- Select Preferred Non-Tobacco Risk Class
- Annual Premium - \$31,916
- Dividend Option: Paid Up Additions

If the second person were to pass away at age 90, their two children would share over \$851,273 with no taxes due, in addition to the remainder of the IRA.

Conversely, if they had left their children just the balance of their IRA, the money they receive would most likely result in taxes being due.



Scan this QR code for the full illustration or visit tinyurl.com/4rnd29p6

Tabular Values										
					Non-Guaranteed Values*					
Year	Age End Year	Contract Premium	Guaranteed Cash Value End Year	Guaranteed Death Benefit End Year	Annual Dividend End Year	Cash Value of Additions End Year	Total Cash Value End Year	Paid-Up Additions End Year	Total Death Benefit End Year	Total Paid-Up Insurance End Year
1	74	31,916	0	600,000	996	996	996	1,806	601,806	1,806
2	75	31,916	17,946	600,000	1,602	2,634	20,580	4,609	604,609	36,015
3	76	31,916	45,372	600,000	2,359	5,086	50,458	8,597	608,597	85,289
4	77	31,916	72,966	600,000	3,208	8,469	81,435	13,839	613,839	133,077
5	78	31,916	100,638	600,000	4,170	12,921	113,559	20,434	620,434	179,593
6	79	31,916	128,280	600,000	5,233	18,570	146,850	28,452	628,452	225,001
7	80	31,916	155,784	600,000	6,398	25,544	181,328	37,960	637,960	269,466
8	81	31,916	183,036	600,000	7,628	33,934	216,970	48,968	648,968	313,096
9	82	31,916	209,874	600,000	8,903	43,805	253,679	61,459	661,459	355,919
10	83	31,916	236,178	600,000	10,190	55,185	291,363	75,378	675,378	397,975
11	84	31,916	261,774	600,000	11,518	68,124	329,898	90,716	690,716	439,303
12	85	31,916	286,476	600,000	14,595	84,368	370,844	109,691	709,691	482,149
13	86	31,916	310,134	600,000	17,665	103,944	414,078	132,149	732,149	526,438
14	87	31,916	332,562	600,000	20,706	126,832	459,394	157,932	757,932	572,039
15	88	31,916	353,682	600,000	23,421	152,709	506,391	186,541	786,541	618,581
16	89	31,916	373,422	600,000	26,362	181,782	555,204	218,182	818,182	666,377
17	90	31,916	391,794	600,000	28,018	212,752	604,546	251,273	851,273	714,005
18	91	31,916	409,386	600,000	29,397	245,313	654,699	285,484	885,484	761,908
19	92	31,916	426,312	600,000	30,381	279,071	705,383	320,359	920,359	809,743
20	93	31,916	442,722	600,000	31,077	313,767	756,489	355,577	955,577	857,293
21	94	31,916	457,524	600,000	31,649	349,351	806,875	391,000	991,000	903,068
22	95	31,916	472,758	600,000	31,863	385,668	858,426	426,213	1,026,213	948,671
23	96	31,916	489,324	600,000	32,021	422,967	912,291	461,122	1,061,122	994,586
24	97	31,916	507,894	600,000	32,270	461,638	969,532	495,779	1,095,779	1,041,233
25	98	31,916	530,160	600,000	32,231	502,124	1,032,284	529,785	1,129,785	1,089,151

1 Required Minimum Distributions begin: Age 70½ if born before July 1, 1949, age 72 if born after June 30, 1949 and before January 1, 1951. Thereafter RMDs begin at age 73.

2 RMD rules do not apply to Roth IRAs or Designated Roth accounts during the owner’s lifetime.

The products and/or certain features may not be available in all states. State variations will apply.

The information provided is not written or intended as specific tax or legal advice. MassMutual, its subsidiaries, employees, and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

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MassMutual Whole Life series policies ((Policy Forms: MMWL-2018 and ICC18-MMWL in certain states, including North Carolina)/ (MMWLA-2018 and ICC18-MMWLA in certain states, including North Carolina)) are level-premium, participating, permanent life insurance policies issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.

Distributions under a whole life insurance policy (including cash dividends and partial/full surrenders) are not subject to taxation up to the amount paid into the policy (cost basis). If the policy is a Modified Endowment Contract, policy loans and/or distributions are taxable to the extent of gain and are subject to a 10% tax penalty if the policyowner is under age 59 ½.

Access to cash values through borrowing or partial surrenders will reduce the policy’s cash value and death benefit, increase the chance the policy will lapse, and may result in a tax liability if the policy terminates before the death of the insured.

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The decision to purchase life insurance should be based on long-term financial goals and the need for a death benefit. Life insurance is not an appropriate vehicle for short-term savings or short-term investment strategies. While the policy allows for loans, you should know that there may be little account value available for loans in the policy’s early years.