

Our Team

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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*Sunny days, smart plays—wishing
you both this summer!*

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

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MASSMUTUAL BROKER WEBCAST SERIES | 2025 CALENDAR

- 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!



QUICK LINKS & KEY READS

BROKERAGE
PRODUCT
PORTFOLIO



tinyurl.com/2sjyppzd

WHOLE LIFE
HISTORICAL
DIVIDEND
INTEREST RATE



tinyurl.com/yufupv4z

THE DIVIDEND
DIFFERENCE



tinyurl.com/2r6yc3mh



The Basics of Field Underwriting

SET THE EXPECTATIONS AND ACHIEVE THE BEST OFFERS

What is field underwriting and why is it so important?

Field underwriting is the process of a life insurance producer making an assessment or gathering meaningful information about a prospect’s insurability on the spot or “in the field.”

What can happen when you don’t field underwrite as a producer?

Here’s an example:

You meet with your prospect and share some great ideas. Insurance appears to be a solution that will work perfectly to meet the needs identified. You ask some questions and the customer looks healthy. They say “yes”. You take the application, collect the signatures, and submit.

*Then, you get the email, “approved other than as applied for” or “decline”. The process hits an **avoidable roadblock**.*



Has this happened to you? What can you do differently?
Take time to ask the right questions.

How can field underwriting help you and your practice?

- By spending a little more time on the front end, you can save a lot of time on the back end—and get to know your client better.
- A higher success rate and more compensation.
- The client will truly know what to expect.
- You will build trust and confidence.
- Better client experience resulting in more and better referrals.

Knowing how best to present your client to the carrier will help you long term in your practice.

Tips for Effective Field Underwriting



- Know your client:**
- Family/friend, networking result, or referral
 - Height and weight
 - Tobacco use
 - Prescriptions
 - Personal and family health history
 - Hobbies/vocations
 - Foreign travel
 - Driving record
 - Criminal history
 - Other existing or applied for coverage



- Cover letters matter:**
- Explain the case—let the underwriter know what is important
 - Does not need to be “formal”
 - Does need detail



- Confirm financial insurable interest is established:**
- Ensure proper ownership is in place.
 - Verify the correct beneficiary is designated.
 - If insuring a juvenile, confirm there is adequate coverage on the parents—or document the reason if not.



- Ask for help:**
- The SFG Brokerage Team brings over 50 years of combined experience in Life and DI insurance.
 - We’ll pre-screen cases with underwriters before the application is submitted.
 - We’ll guide you with the right questions to ask your prospect.
 - We’ll review and assist with cover letters.



Sharpen your questions, tap into your resources, and deliver more value—accelerating your business, deepening client trust, and generating powerful referrals.