

Professionals across the country value the culture at SFG Brokerage of putting community, collaboration, and connection first – always working to serve our partners and, most importantly, their clients.



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Warm wishes and smart strategies this winter.




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

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MassExpressSM | Up to \$3 Million in Coverage, No Labs, No Exams



MassExpressSM, MassMutual’s Accelerated Underwriting Program, expedites the application process for qualifying clients by eliminating medical exams and labs, creating a streamlined experience.

-  **Less Invasive**
No blood work or urine samples required
-  **Hassle-Free**
No need to schedule an appointment with an examiner
-  **Quicker Decisions**
Underwriting decisions can be made in days, not weeks²

Don’t Pre-Order Labs for Coverage up to \$3 million!
To get the most out of MassExpressSM, please wait on ordering any labs until you receive instruction from the Home Office.

¹For applicants receiving an accelerated offer at less than best class, submitting labs will not necessarily result in a more favorable offer.
²A decision cannot be made until the client medical interview (CMI) is completed.

ELIGIBILITY REQUIREMENTS

Coverage Amount	Maximum of \$3 million
Ages	17-50
Available Products	All individual Term and Whole Life
Available Rate Classes ¹	Ultra Preferred, Select Preferred, Standard Non-Tobacco, Select Preferred Tobacco, and Standard Tobacco
Available Riders	Waiver of Premium (WP), Renewable Term Rider (RTR), Guaranteed Insured Rider (GIR), Life Insurance Supplement Rider (LISR), and Additional Life Insurance Rider (ALIR)
States	All 50 states & Puerto Rico

Express DI Underwriting¹

MassMutual® is making it easier for your clients to obtain the coverage they need. Through our Express DI Underwriting program, applicants who meet certain criteria are eligible to apply for fully underwritten individual disability income (DI) insurance coverage and/or Business Overhead Expense (BOE) coverage with fewer requirements.

You simply submit a completed fully underwritten application. Eligible applicants will be identified during the underwriting process. You should also indicate in the detail section of the application that the insured is a candidate for the Express DI Underwriting program. MassMutual will request Medical Information Bureau (MIB), Milliman Claim Data Check and prescription (RX) checks.²

This program applies to Radius and Radius Choice new business and Right to Apply submissions. For BOE, applies to new business submissions only.

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¹MassMutual reserves the right to discontinue the underwriting program at any time.
²MassMutual reserves the right to order additional requirements based on cause. This may include a Personal History Interview, Supplementary Health Statement and/or Attending Physician Statement. We also reserve the right to rate, modify, exclude, or decline coverage based on our findings.
Disability income insurance policies issued by Massachusetts Mutual Life Insurance Company, Springfield MA, 01111-0001.



Scan for
EXPRESS DI
UNDERWRITING
GUIDELINES



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BUSINESS OWNER SOLUTIONS & ENHANCEMENTS

Partnering with you to serve your business owner clients

Tailored for Business Owners

These solutions are commonly designed for small and mid-sized companies and may be leveraged to support financial strategies that can help address their unique planning and benefit needs.

Guaranteed Issue (GI)

A GI rate class allows groups of employees to obtain life insurance coverage with streamlined underwriting. This typically means little to no medical exams or labs, making it easier and faster to implement coverage on a larger scale for business owners.

GI policies reduce administrative complexity and allow for customizable plan designs.

They are ideal for small business owners with 10 to 50 employees who want to implement business planning strategies, enhance executive retention efforts, and take advantage of the guarantees and predictability offered by whole life insurance.

Business Overhead Expense (BOE) Disability Insurance (DI) Product Update

BOE helps keep the business running if the owner becomes too sick or injured to work for an extended period. It provides a monthly benefit that reimburses the insured for their share of ongoing business expenses. Covered expenses include but are not limited to certain employees' salaries and benefits, rent, utilities, specific interest payments, and equipment leasing costs.

BOE can also open the door to additional planning opportunities. These may include individual DI for the owner, Buy-Sell life and disability coverage for the owners, Key Employee life and DI, individual life policies for the owner, qualified sick pay plans, retirement plans for the business, and introductions to employees for their own financial planning needs.

DI Occupational Class Upgrades



DI INSURANCE
OCCUPATIONAL
CLASS
UPGRADES

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COMPASS
ARTICLE:
DI SUBMITTING
UPDATES

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Closely Held Business Evaluation Program



CLOSELY HELD
BUSINESS
EVALUATION
PROGRAM

← SCAN



BUSINESS
VALUE
DIAGNOSTIC
TOOL

← SCAN

Honeymoon Rider

The Enhanced Surrender Value Rider (ESVR) is designed to support small business owners who use life insurance to fund executive benefit programs. It provides early balance sheet relief and greater financial flexibility. ESVR is also beneficial for individuals who plan to use their life insurance as collateral at issue, such as in premium financing arrangements.

ESVR offers increased surrender values during the first 5 to 7 policy years, depending on the product. This feature helps reduce the initial impact on corporate balance sheets when establishing executive benefit programs. The rider is tailored to limited-pay products and provides additional financial flexibility during the early years of the policy.

QuickCloseSM

Program Specifications

QuickCloseSM is an expedited underwriting service that can process a life insurance policy when life insurance is required to cover the risk of a business loan. Through a streamlined New Business process, the required life insurance policy is provided within 7 to 10 business days, subject to full underwriting. QuickClose is not a GI program. Policies may be rated or declined.

Eligibility

All insurance business written on any commercial loan through any commercial lender meeting the following requirements:

- Life insurance is required as collateral for a business loan.
- A commercial lender or qualified non-bank Small Business Administration (SBA) lender must issue the loan.
- The policy is collaterally assigned to the lender

Policy Size Limits

Face amounts up to, but not including, \$10,000,000.


Premium Size Limits

Premium amounts less than \$100,000.

Products Available

Whole Life, Term, Variable Life, Universal Life (Survivorship products are not available).

Learn More



COMPASS:
QUICKCLOSESM
PROGRAM

← SCAN

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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.

Only brief descriptions of the policy and riders are provided. If there is a conflict between these descriptions, the terms of the policy and riders will govern.

Business Overhead Expense (policy form IS-BOE-24 et al., and ICC24-IS-BOE in certain states including North Carolina) is issued by Massachusetts Mutual Life Insurance Company (MassMutual®), Springfield, MA 01111-0001.

MassMutual Whole Life series policies (Policy Forms: MMWL-2018 and ICC18-MMWL 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