

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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Sun, sand, and Disability Income Insurance
on our minds this Summer
for you and your clients!

Partnering with you to help your clients plan with flexibility!
-Tim, Mark, Gayle, and Rachel

FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC. SFG Brokerage is not a subsidiary or affiliate of Massachusetts Mutual Life Insurance Company (Springfield, MA 0111-0001) or its affiliated companies. OSJ: 2012 West 25th St., Suite 900, Cleveland, OH 44113. 216.621.5680. Timothy Finster, CA Insurance License #4267102 CRN202606-4478216



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SFG Brokerage
2012 W. 25th Street, Suite 900
Cleveland, OH 44113

DISABILITY INCOME PRODUCT TARGET MARKETS*

IDEAL CANDIDATE
for disability income insurance

GOOD CANDIDATE
for disability income insurance

CONTACT DI UNDERWRITER
before taking an application and/or set
expectation of a Modified Offer with client

NOT A CANDIDATE

consider contacting MML Insurance Agency, LLC
(MMLIA)/Ash Brokerage toll free at 888-776-7009



- Professional and executive occupations
- Minimal travel
- Minimal manual duties
- No direct supervision of persons with manual duties

- Medical and Dental specialists
- Technical and managerial occupations
- "Office only" occupations that reflect a high degree of stability & responsibility

- Skilled workers
- No unusual accident/hazard risk
- Clerical workers and sales personnel
- Relatively limited skills with some manual duties

- Unskilled workers
- Repetitive manual duties
- Seasonal or freelance positions
- Hazardous occupations
- Pro-athletes
- Actors



- Younger ages
- Underlying Group LTD
- No avocation or travel concerns

- Middle age
- Underlying Group LTD
- Low risk avocations or travel
- Minor motor vehicle violations

- Older ages
- Limited hazardous avocations
- Limited travel
- Motor vehicle violations

- Hazardous avocations
- Extensive travel
- Multiple motor vehicle violations (e.g., DUI)



- Healthy
- Active lifestyle
- Non-smoker

- Minimal existing health issues
- Occasional smoker
- Some family health issues

- Controlled existing health issues (build, hypertension, diabetes, etc.)
- Sedentary lifestyle
- Family health history/issues

- Current health issues (cancer, cardiac disease, major depression, insulin dependent diabetes, etc.)
- Morbid obesity
- Pending surgery



- Increasing income
- Higher education
- In position 5+ years
- Growth industry
- W-2 employee or well-established business owner (5+years)
- Starting professional

- Stable income
- In position < 5 years
- Stable industry
- Business owner < 5 years
- Starting professional

- In position < 2 years or new business owner (exception Young Professional)
- Decreasing or variable income
- Declining or unstable industry

- Recent bankruptcy
- Substantial business losses
- Unearned income exceeds earned income
- Excessive net worth
- Not working full time
- Less than \$16k income

CHECK OUT MassMutual®
Starting Professional Program
- protect a portion of your
clients' income while they get
their careers off the ground.



NOT FOR USE WITH THE PUBLIC.
* This should be used for guidance only. Any offer is subject to full underwriting.
** Please refer to the DI Insurance Reference Manual (DI 1075) for a complete listing of occupations.

Article provided by MassMutual

A Tale of Two Incomes

It's easy to get caught up in focusing on how you can make more money in your career. But what would happen to that income if you became too sick or hurt to work? DI insurance may be the solution.

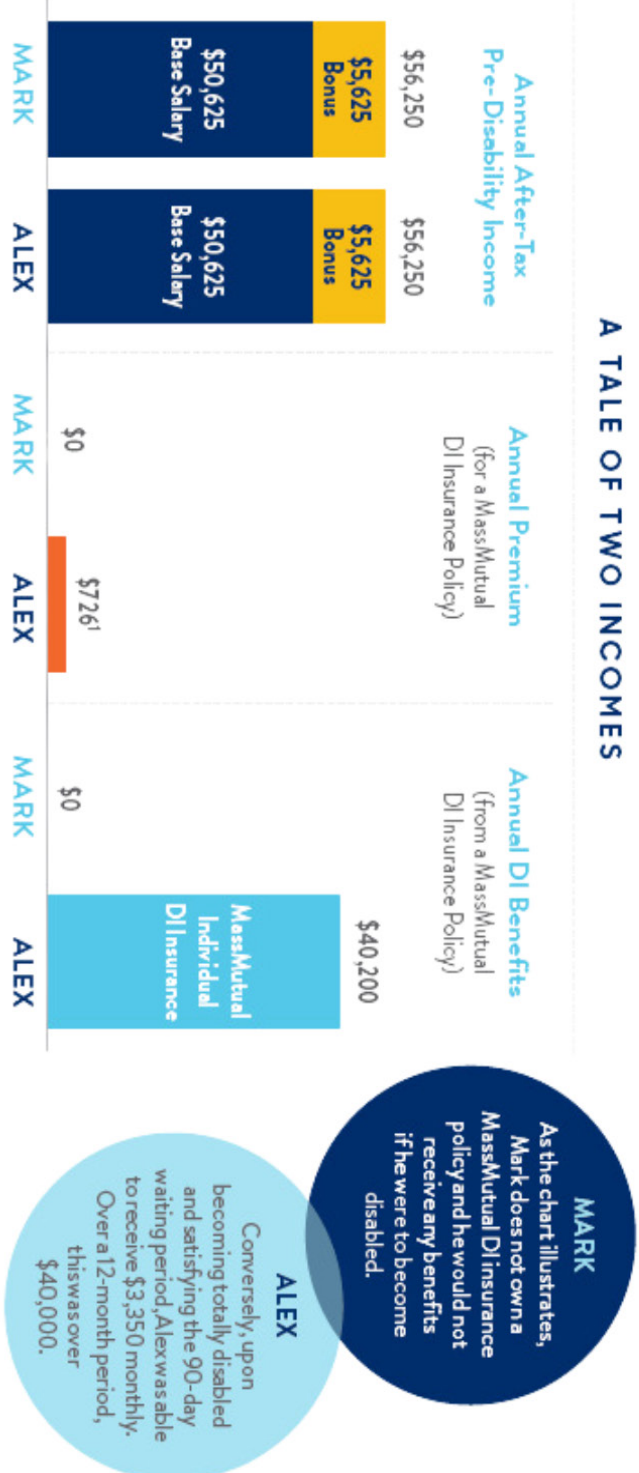
Individual DI insurance is essential, personal protection that can help replace a portion of your income — including bonuses and commissions — should you become disabled for an extended period of time.

A TALE OF TWO INCOMES

To demonstrate the value of owning a MassMutual® DI insurance policy, let's look at a hypothetical example of two professionals: **Mark** and **Alex** are both age 30, each make a total of \$56,250 annually (after-tax) and neither have Group Long Term Disability (GLTD) coverage through their employer.

Alex, however, has chosen to use \$726 (less than 2% of his \$50,625 after-tax base salary) to purchase an individual DI insurance policy with a monthly total disability benefit of over \$3,000.

Now let's see how each income is affected if **Mark** and **Alex** were to become too sick or hurt to work.



Assumptions: 25% tax bracket, male age 30, Radius Choice 4A occ class, 90-day waiting period, benefit period to age 65, \$3,350 monthly total disability benefit. Policy provides coverage for a portion of both salary and bonus. Alex is totally disabled during the waiting period and remains totally disabled.



Learn more at
MassMutual's DI Hub.



Learn more about
MassMutual's Express DI
Underwriting²

¹For illustrative purposes only. Premium rates vary. The sample rate shown is for a male. DI insurance costs for a woman using the same parameters are \$136. In Montana, unisex rates apply.

²NOT FOR USE IN CALIFORNIA, FLORIDA OR NEW YORK.

Renewability, Cancellation and Termination: This policy is Non-Cancellable until the Policy Anniversary, or on next following the Insured's 55th birthday. During that time, we cannot change the premiums or cancel the Policy unless requested by you, and as long as premiums are paid on time, we will continue coverage. Thereafter, the policy is Conditionally Renewable until the policy anniversary, or on next following the Insured's 75th birthday as long as the Insured is actively at Work and is not Disabled. We can change the premiums while this policy is Conditionally Renewable.

The Policy also sets forth certain limits.

Waiting Period: The Policy does contain a Waiting Period. This is the period immediately following the start of Disability during which benefits do not accrue.

Medical Examination: A medical examination may be required to apply for the Policy, depending on the amount of monthly total disability benefit being requested.

Exceptions, Exclusions and Limits of the Policy: The Maximum Benefit Period is 24 months for each period of Disability caused or contributed to by a Mental Disorder. (Not applicable in VT.) This 24 month limitation will not apply if the Maximum Benefit Period Endorsement is part of the Policy.

The Policy does not provide any benefit for any Disability:

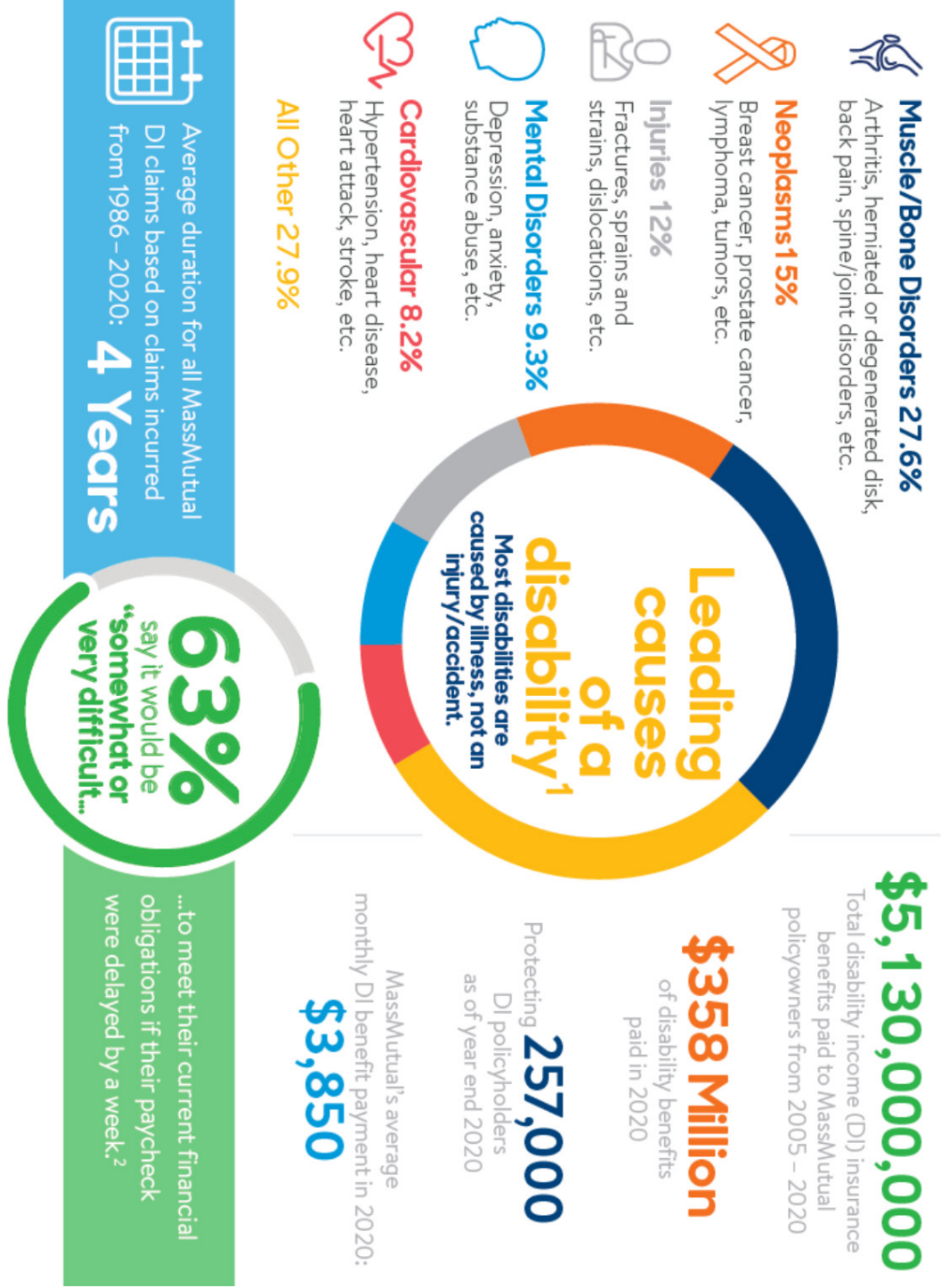
- during a period of legal incarceration in a penal or correctional institution of more than 7 days or during a period of legal detainment of more than 7 days (Not applicable in ND). Also, this time does not apply for completion of the Waiting Period.
- sustained during declared war or undeclared war or act of war.
- caused by any intentionally self-inflicted injury. (Not applicable in MT.)
- sustained during participation in a riot or insurrection.
- contributed to by the Insured's commission of, or attempt to commit, a felony under local, state or federal law, or while engaged in an illegal occupation (in MT: to which a contributing cause was the Insured's being engaged in an illegal occupation).
- contributed to by the Insured's commission of, or attempt to commit, a felony or to which a contributing cause was the Insured's being engaged in an illegal occupation.

The Policy does contain a provision which may not cover a Disability which is traceable to a condition existing prior to the effective date of the Policy.

There may be other exclusions or limitations associated with riders or endorsements if any are attached to our policy. Radius Choice policy form #MUS-DC-15 or #MUS-ALUS-DC, in certain states including North Carolina, is a disability income insurance policy issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01101-0001. This policy has exclusions and limitations. For cost and complete details of coverage, please call your MassMutual representative or MassMutual at 1-800-272-2266 (press 3) to be referred to a representative in your area.

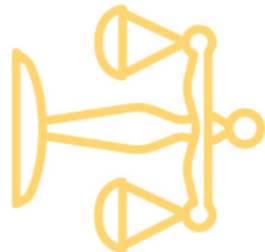
MassMutual® DI Claims - Here when needed the most

Policyowners purchase disability income (DI) insurance with the hope that they'll never need to use it, but if the unfortunate should happen, Massachusetts Mutual Life Insurance Company (MassMutual) will be there.



Weighing the odds

The chance of missing work for three months or longer as a result of illness or accident is far higher than many employees realize, especially when lifestyle, profession and other factors are considered.



Download MassMutual's
DI Claims statistics.

¹Integrated Benefits Institute, Health and Productivity Benchmarking, 2019 Long Term Disability, September 10, 2020.

²The American Payroll Association, 2021 Paying Paid in America survey.

³U.S. Social Security Administration, Fact Sheet 2021.

Disability income insurance policies are issued by Massachusetts Mutual Life Insurance Company. Policies have exclusions and limitations. For cost and complete details of coverage, please call your MassMutual representative.