MassMutual

UL Guard℠

UL Guard is a flexible premium universal life policy that offers guaranteed protection for clients who want to ensure a death benefit for loved ones.

This permanent life insurance provides the ability to guarantee coverage on a duration and premium frequency that best fits their needs.

UL GUARD IS A PERMANENT LIFE SOLUTION, OFFERING:

- ✓ A no-lapse guaranteed death benefit
- ✓ Competitive short-pay premium payments
- ✓ A solution for tax-advantaged estate planning strategies

Long-Term Protection for Generations:

NO-LAPSE GUARANTEE

- **Offers clients guaranteed death benefit protection up to age 121.** Paying the required planned premium as scheduled will ensure that the coverage won't terminate during the no-lapse guarantee period. Paying premiums late or less than planned, taking loans or withdrawals, or making certain other policy changes could negatively affect the no-lapse guarantee and ultimately cause the policy to terminate before the end of the guarantee period.

PRODUCT FLEXIBILITY

- Clients can choose their no-lapse guarantee duration, select a premium frequency and amount that fits their budget, and pick the death benefit that matches their needs.
- The policy offers limited account value. Accessing the account value will reduce the available surrender value and death benefit, negatively affect a policy's no-lapse guarantee, and could cause the policy to lapse.

LIVING BENEFITS

Clients want to be sure they are protected from unexpected expenses in their future. UL Guard offers additional benefits through riders designed to provide financial support for unexpected life events.

The riders include:

- Surrender Value Enhancement Rider
- Accelerated Death Benefit for Terminal Illness Rider
- Waiver of Specified Premium Rider

Please see the UL Guard Producer Guide (LI3047NY) for full product details and information about charges, fees, and availability.

Benefits of Using UL Guard as an Estate Planning Strategy

A guaranteed death benefit is generally paid income tax-free to beneficiaries and provides the liquidity often sought as a solution for estate planning strategies, including:

- Life insurance protection for a surviving spouse or family members
- Estate, legacy, and special needs planning for the benefit of children and grandchildren
- Ability to help pay estate taxes to preserve an estate's value
- Business continuation and succession planning
- A vehicle for charitable giving

UL Guard can help protect the financial security of a client's family and allow them to enjoy a more secure and comfortable retirement.

FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.

Any guarantees explicitly referenced herein are based on the claims-paying ability of the issuing insurance company.

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

UL Guard (Policy Forms: CMULG-FL-2024, CMULG-CA-2024, CMULG-SC-2024 and ICC24-CMULG in certain states, including North Carolina) is a non-participating flexible premium adjustable life insurance policy issued by C.M. Life, a wholly-owned subsidiary of MassMutual. C.M. Life is non-admitted in New York. UL Guard (Policy form: MMULG-NY-2024 in New York) is issued by MassMutual. Both C.M. Life and MassMutual are located in Springfield, MA 01111-0001.

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