



New UL Guard/SUL Guard Product launch

We are excited to announce that application submission for our new UL Guard and SUL Guard products begins on July 19!

The new UL Guard and SUL Guard offers:



Improved no-lapse guarantee pricing in the target issue age range of 45-75 by over 16% on average for UL Guard and over 28% on average for SUL Guard.



Competitive single and short-pay case designs.



Increase to target premiums for most case designs and for all ages over 60, for both New York and non-New York.

Key dates and transition rules

- **July 18: The last day to submit applications for the current UL Guard and SUL Guard products** (2022 versions), except in California and New York where the 2022 versions will be available until the new products are approved.
- **July 19: The first day to submit applications for the new UL Guard and SUL Guard** in approved jurisdictions in iGO or by paper application.

Note: The new products will be issued through C.M. Life Insurance Company for all jurisdictions except New York, where MassMutual will be the issuing company. Review the [transition rules](#) for more information.

Additional resources

Check out the [short video overview](#) of the new products, UL and SUL Guard guides and snapshots on the [digital playbook](#), and information on all of MassMutual's life insurance product portfolio on our new [Life Marketing hub](#)!



Updated forms

These New Business forms have been updated for the new UL Guard and SUL Guard launch:

- Application for Individual Life & Disability Insurance (Part 1), A2000MT
- Life Insurance & Qualified Retirement Plans Disclosure & Acknowledgment, FR2195(BFA)
- Life Insurance & Qualified Retirement Plans Disclosure & Acknowledgment, FR2195(BSD)
- Maryland Disclosure Statement, N220MD

Note: Additional forms will be updated July 19 to reflect DI occupation class changes. The A2000 MT application package will be updated for all these form changes.



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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 Insurance Company (C.M. Life), a wholly-owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual). C.M. Life is non-admitted in New York. ULGuard (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.

SUL Guard (Policy Forms: CMSULG-FL-2024, CMSULG-CA-2024, CMSULG-SC-2024 and ICC24-CMSULG in certain states, including North Carolina) is a non-participating survivorship flexible premium adjustable life insurance policy issued by C.M. Life Insurance Company (C.M. Life), a wholly-owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual). C.M. Life is non-admitted in New York. SUL Guard (Policy form: MMSULG-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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