MassMutual
Strategic Distributors

New UL Guard and SUL Guard launching in New York

We have enhanced our life insurance protection portfolio with the **new UL Guard and SUL Guard**, offering **lifetime guarantees** and **competitive short and single-pay case designs**.

Why UL Guard and SUL Guard?

Target markets

Below are the target ages and goals UL Guard and SUL Guard addresses for clients:

UL Guard	SUL Guard
• Ages 45-75	• Ages 55-75
• Pre-retirement income protection	• Estate or legacy planning for the benefit of children and grandchildren
• Providing funds to pay for final expenses	• Business continuation and succession planning
• Post-retirement life insurance to provide a surviving spouse	• Charitable giving
• Estate or legacy planning for the benefit of children and grandchildren	• Providing for the care of a child with special needs
• Business continuation and succession planning	
• Charitable giving	

Marketing materials

UL Guard
Producer Guide

UL Guard
Consumer Guide

SUL Guard
Producer Guide

SUL Guard
Consumer Guide

Note: Chronic Illness Rider and LTCAccess Rider II are currently not available on UL Guard 7 in New York.

Key dates and transition rules

- **July 1, 2026:** The first day the new versions are in the illustration system.
- **July 25, 2026:** The first day to submit applications for the new UL Guard and SUL Guard.
- Review the transition guidelines for more information.

Further info

- Learn more about MassMutual's life product portfolio on our MMSD Life Marketing Hub.
- Contact the MMSD Life Sales Team.