

UL GuardSM – Product Snapshot

A flexible premium universal life policy that offers guaranteed death benefit protection.

Designed for individuals aged 45–75, UL GuardSM can help achieve a variety of financial goals, including income protection and tax-advantaged estate planning.

Issuing Company	C.M. Life Insurance Company Massachusetts Mutual Life Insurance Company
Issue Ages	18–85
Minimum Face Amount	\$50,000 For insurance ages 60 and under, policy with face amounts below \$100,000, only the Non-Tobacco and Tobacco underwriting classes are available.
No-Lapse Guarantee	The no-lapse guarantee is supported by the Guaranteed Death Benefit (GDB) Safety Test. Premiums paid will be applied to the policy's account value as well as the Guaranteed Death Benefit Measure. If the account value cannot cover monthly charges due on a monthly charge date, but the Guaranteed Death Benefit Measure remains positive, the GDB Safety Test is satisfied, and the policy will not lapse unless the policy debt limit is reached.
Premium Banding	The Guaranteed Death Benefit Measure has the following face amount bands: Band 1 – \$50,000 to \$99,999 Band 2 – \$100,000 to \$249,999 Band 3 – \$250,000 + Note that these bands will only be applicable to the Guaranteed Death Benefit Measure and will therefore only affect the premium requirements to fund the Guaranteed Death Benefit Safety Test. They will not affect the policy's account value.
Maturity	There is no maturity age except in states that require a maturity date. The policy provides coverage for as long as it remains in force. No administrative, insurance or rider charges will be deducted from the account value once the insured attains age 121.
Term Conversion	Term life coverage may be converted to UL Guard according to the term conversion rules administered at the time of the conversion. Normal commissions will apply.
1035 Exchange	1035 exchanges will be allowed with UL Guard policies. The premium expense charge will be deducted from the payment. 1035 exchanges with loans are not allowed.
Interest Crediting Rate	Interest is credited to the account value on a daily basis at an interest rate that is declared monthly. The minimum guaranteed interest rate is 1%.
Riders	• Waiver of Specified Premium Rider (additional monthly charge) • Accelerated Death Benefit for Terminal Illness Rider • Surrender Value Enhancement Rider See the Producer Guide for full product details and information about charges, fees, and availability.

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WHY MASSMUTUAL

Since 1851, MassMutual has been building a reputation for financial strength and integrity. At MassMutual, we operate for the benefit of our customers. Our business decisions are based on a single guiding principle: to help people secure their future and protect the ones they love.

A.M. Best Company

A++
(Superior)

Fitch Ratings

AA++
(Very Strong)

Moody's Investor Services

Aa3
(High Quality)

S&P Global Ratings

AA+
(Very Strong)

Ratings are as of 01/01/2026, subject to change and apply to Massachusetts Mutual Life Insurance Company (MassMutual), and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company, Springfield, MA 01111-0001.

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All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Policy guarantees and benefits are not obligations of, nor backed by, the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

The information provided is not written or intended as 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.

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.



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 \(LI3047a\)](#) for full product details and information about charges, fees, and availability.

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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.

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

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