

# New UL Guard and SUL Guard launching in California

The new UL Guard and SUL Guard products went live in the illustration system on Oct. 1 for California. Issued by C.M. Life Insurance Company with attractive non-New York compensation, application submissions begin Nov. 14!



## Why look at the new UL Guard and SUL Guard?



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.

## 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 for a surviving spouse        | ✓ Continued support of charities                                          |
| ✓ 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                           | ✓ Paying for end-of-life medical needs                                    |
| ✓ Continued support of charities                                          |                                                                           |

## Marketing materials



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

### Key dates and transition rules

- **Oct. 1, 2026:** The first day the new versions are in the illustration system for California.
- **Nov. 14, 2026:** The first day to submit applications for the new UL Guard and SUL Guard in California.
- Review the [transition guidelines](#) for more information.

