

MassMutual's UL Guard competitive positioning

UL Guard offers a solid solution for your clients, especially a competitive solution for those clients who are approaching retirement. The repriced UL Guard stands out in the industry, as it will improve competitive positioning of level pay designs and is **especially competitive in single-pay and limited-pay (short-pay) cases**. UL Guard is an **ideal solution for your clients with 1035 tax-free exchanges**.

While MassMutual UL Guard insures clients issue ages 18-85, pricing is most competitive for prospects over age 65 in limited payment premium scenarios.



MassMutual's SUL Guard competitive positioning

SUL Guard offers a solid survivorship product solution for your clients, especially a competitive solution for those clients who are approaching retirement. Repriced SUL Guard will remain competitive for level pay designs and **with improved rates it is especially competitive in single-pay and limited-pay (short-pay) cases**. SUL Guard is an **ideal solution for your clients with 1035 tax-free exchanges**.



FURTHER INFO

- o Contact your [MMSD Life Insurance Managing Director](#).
- o **MassMutual UL Guard** producer ([LI3002](#)) and client ([LI3001](#)) guides.
- o **MassMutual SUL Guard** producer ([LI2005](#)) and client ([LI2001](#)) guides.
- o Review **MassMutual's UL Guard and SUL Guard FAQ** ([LI3003](#)).



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