

# SUL Guard<sup>SM</sup> – Product Snapshot

A flexible premium, second-to-die, universal life policy that offers guaranteed death benefit protection.

Designed for individuals aged 55–75, SUL Guard can help achieve a variety of financial goals, including tax-advantaged estate planning as well as business continuation and succession planning.

|                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Issuing Company</b>         | C.M. Life Insurance Company<br>Massachusetts Mutual Life Insurance Company                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Issue Ages</b>              | 18-85                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Minimum Face Amount</b>     | \$100,000 (all risk classes)                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>No-Lapse Guarantee</b>      | 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. |
| <b>Maturity</b>                | There is no maturity age, except in states that require a maturity date. The policy provides coverage for as long as it remains inforce. No administrative, insurance or rider charges will be deducted from the account value once the younger insured attains age 121.                                                                                                                                                                               |
| <b>Term Conversion</b>         | Term life coverage may be converted to SUL Guard according to the term conversion rules administered at the time of the conversion. If only one insured is converting a term policy, the other insured must be fully underwritten. Normal commissions will apply.                                                                                                                                                                                      |
| <b>1035 Exchange</b>           | A 1035 exchange will be permitted from a second-to-die policy on the same insureds. The exchange from two single life policies to SUL Guard is not considered a 1035 exchange. 1035 exchanges with carry-over loans will not be accepted.                                                                                                                                                                                                              |
| <b>Premium Banding</b>         | None                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Interest Crediting Rate</b> | Interest is credited to the account value on a daily basis at an interest rate that is declared monthly. The minimum guaranteed rate is 1%.                                                                                                                                                                                                                                                                                                            |
| <b>Riders</b>                  | <ul style="list-style-type: none"> <li>• Estate Protection Rider</li> <li>• Accelerated Death Benefit for Terminal Illness Rider</li> <li>• Policy Split Option Rider</li> <li>• Surrender Value Enhancement Rider</li> </ul> <p>See the <b>Producer Guide</b> for full product details and information about charges, fees, and availability.</p>                                                                                                     |

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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 05/07/2025, 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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Any guarantees explicitly referenced herein are based on 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.

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, a wholly-owned subsidiary of 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.

