

UL GuardSM

Competitive premiums, long-term protection

UL GuardSM is a flexible premium universal life (UL) policy that enhances MassMutual's life insurance product portfolio. UL Guard offers guaranteed protection for clients who want to ensure a death benefit for loved ones. This policy also serves as a strong option for those who want to enhance their estate planning strategies.

This permanent life insurance provides the ability to guarantee coverage based on a no-lapse guarantee duration and premium frequency that best fit their needs. UL Guard offers a competitive solution, including the following on the right:

- A no-lapse guaranteed death benefit
- Competitive short-pay premium payments
- Living benefits to help protect against unexpected life events

A survivorship version of this guaranteed UL product is offered as well.

UL Guard can be an important part of a client's long-term protection strategy



UL Guard offers a competitive guaranteed universal life solution with **high target premiums** and **a no-lapse death benefit guarantee**, providing an effective solution for the protection stage of the financial life cycle.

UL Guard compared to other guaranteed universal life products in the industry

UL Guard offers competitive premiums, especially for single-pay and short-pay cases. The examples below show the competitive solve for a single-pay policy as well as a 5-pay policy.

SINGLE-PAY PREMIUM*

Example note: Male, Age 65, Best Risk Class, \$1M Death Benefit, lifetime (age 121) guarantee.

Single-pay premium solve.

		TARGET PREMIUM	SINGLE PREMIUM	% FROM BEST
MassMutual	UL Guard 2025	\$25,790	\$398,129	
Pacific Life	PL Promise Guaranteed UL	\$24,950	\$428,614	-7.66%
Nationwide	No-Lapse Guarantee UL II	\$22,348	\$439,977	-10.51%
Penn Mutual	Guaranteed Protection UL	\$22,800	\$454,254	-14.10%
New York Life	Custom UL Guarantee AD1 18	\$28,955	\$515,681	-29.53%
Corebridge	Secure Lifetime GUL 3	\$19,692	\$585,887	-47.16%
Protective	Advantage Choice UL 12-24	\$22,300	\$655,750	-64.71%

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5-PAY PREMIUM*

Example note: Male, Age 65, Best Risk Class, \$1M Death Benefit, lifetime (age 121) guarantee.
5-pay premium solve.

		TARGET PREMIUM	ANNUAL PREMIUM	% FROM BEST
MassMutual	UL Guard 2025	\$25,790	\$87,627	
Penn Mutual	Guaranteed Protection UL	\$22,800	\$91,583	-4.51%
Nationwide	No-Lapse Guarantee UL II	\$22,348	\$91,787	-4.75%
Pacific Life	PL Promise Guaranteed UL	\$24,950	\$93,492	-6.69%
New York Life	Custom UL Guarantee AD118	\$28,955	\$108,167	-23.44%
Corebridge	Secure Lifetime GUL 3	\$19,692	\$118,600	-29.50%
Protective	Advantage Choice UL 12-24	\$22,300	\$140,241	-60.04%

UL Guard is a solution that can help your clients
protect their long-term goals.

* Except for Nationwide and Penn Mutual, these products include an enhanced surrender value benefit either as part of the base policy or through an attached rider for no additional charge. Nationwide No-Lapse Guarantee UL II offers an optional rider for an additional charge, which is reflected in the listed premium. The Penn Mutual product does not offer an enhanced surrender value benefit. The listed examples assume the inclusion of an enhanced surrender value benefit, if available.

The hypothetical example is for training purposes only. When working with clients, a UL Guard Life Insurance Presentation must be presented. Refer to the complete UL Guard Life Insurance Presentation for guaranteed elements and premium expense and policy charges, explanations, and other important information.

The data is current as of 4/15/2025. Changes made after this date are not reflected in the comparison. All data shown is derived from company-published marketing materials and internal source material. This information is a reference source for MassMutual staff. The comparison is only intended to provide some of the more commonly available product specifications that will assist in the analysis of a company's products. All products and features may not be available in all states. Additionally, there may be other companies that issue similar products that are not listed here. This material may not be reproduced, shown, or otherwise communicated or quoted to customers, prospects or members of the public, nor used in written form as sales literature.

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

