MassMutual

LTCAccess℠ Rider II on UL Guard℠

UL Guard is a flexible premium adjustable life insurance policy issued by Massachusetts Mutual Life Insurance Company (MassMutual®) and C. M. Life Insurance Company (C.M. Life), a wholly-owned subsidiary of MassMutual.

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Protection for the People You Love — With Flexibility for Life's Unknowns

UL Guard is a flexible premium universal life insurance policy designed to help you protect your loved ones and your legacy. It offers guaranteed death benefit protection, flexible premium options, and the ability to add valuable living benefits — like the LTCAccess Rider II.

When the LTCAccess Rider II is included with your UL Guard policy, for an additional cost, it provides greater flexibility if your care needs change later in life.

Long Term Care Needs Can Change Everything

Many people plan for retirement. Fewer plan for the possibility of needing long term care. Long term care may be needed due to:

- Illness
- Injury
- Cognitive impairment
- The natural aging process

It can involve help with everyday activities — like bathing, dressing, or eating — or ongoing supervision for safety.

Care can be provided:

- ✓ At home
- ✓ In assisted living
- ✓ In a nursing facility

And it can be costly. Planning ahead can help protect your finances, your independence, and the legacy you want to leave behind.

The benefits of the LTCAccess Rider II, available through a UL Guard policy, could be appropriate for a policyowner who needs life insurance protection and is also looking for flexibility to access the policy's death benefit to pay for long term care needs. If your only purpose for purchasing the policy with the LTCAccess Rider II is to pay for long term care expenses, you should consider other options. Accelerating benefits under the rider will reduce the policy's death benefit and net surrender values through the establishment of policy liens.

Long Term Care Realities

Even with the best plans, care needs often arrive quietly — through illness, injury, or the natural aging process. Many people underestimate both the likelihood of needing long term care and how much it can cost.

About

80%

of people turning age 65 will need some long term care in their lifetime.[1]

National median annual costs (2025):[2]

$74,400

Assisted Living

$114,975

Nursing Home Semi-Private

$129,575

Nursing Home Private

Planning ahead helps protect your financial security, maintain independence and dignity, and preserve the legacy you want to leave behind.

[1] Center for Retirement Research at Boston College: Anqi Chen, Alicia H. Munnell and Gal Wettstein. 2025 "Do Older Adults Understand Healthcare Risks, and Do Advisors Help?" Issue Brief 25-2.

[2] CareScout® Cost of Care Survey July – November 2025.

An Optional Rider That Adds Flexibility

The LTCAccess Rider II allows you to accelerate, or use, all or a portion of your life insurance death benefit while you're living if you become chronically ill and need qualified long term care services.

Key points to know:

- Like the policy, the rider requires underwriting, which may include a medical exam
- Benefits are paid by accelerating the death benefit
- Any benefits used will reduce the death benefit
- Any remaining death benefit goes to your beneficiaries

If you never need long term care, your policy's death benefit remains available for your loved ones.

How You Qualify for Long Term Care Benefits

In order to qualify for rider benefits, a U.S.-licensed health care practitioner must certify annually that you are chronically ill, which means:

- ✓ Within the last 12 months, you have been unable to perform at least two out of the six Activities of Daily Living without substantial assistance for at least 90 days; **or**
- ✓ You have a severe cognitive impairment and, as a result, require continual supervision

The six Activities of Daily Living are:

- Dressing
- Bathing
- Toileting
- Continence
- Eating
- Transferring

In addition, you will need to:

- ✓ Have a written plan of care
- ✓ Be receiving qualified long term care services
- ✓ Satisfy a 90-day elimination period (this is only required once throughout the lifetime of the policy)

Care Where You Need It

Once you satisfy the eligibility requirements, and your claim is approved, you'll be able to continue to receive qualified long term care services in the setting of your choice:

- At home
- An assisted living facility
- A nursing facility
- An adult day care center, or
- A hospice facility

Care at Home, on Your Terms

For many people, the best care happens at home — in familiar surroundings, with people they trust.

Qualified long term care services[3] may include care at home such as:

- ✓ Help from a family member or loved one, and/or
- ✓ Home modifications that make daily living safer and easier, such as installing grab bars, ramps, or other accessibility features

This flexibility allows you to receive care in a way that fits your life — whether that means support from someone close to you, making changes to your home, or a combination of both.

[3] Services must meet the rider's definitions and be provided under an approved plan of care.

How the Rider Works:

When applying for UL Guard with the LTCAccess Rider II, you'll choose:

- How much of your death benefit (your LTC Benefit Pool), up to 100%, you'll want to make available for qualified long term care services
- A monthly benefit percentage, either 2% or 4%, of the LTC Benefit Pool

Once the eligibility requirements have been met and your claim is approved:

- Benefits are paid monthly as an indemnity benefit, meaning you do not need to submit receipts for each expense and are limited by the maximum dollar amount allowed under Internal Revenue Code (IRC) guidelines
- Benefits are paid to the policyowner

The benefits received are intended to be tax free as Qualified Long Term Care Benefits under IRC section 7702B(b).[4]

[4] The LTCAccess Rider II is intended to be a federally tax-qualified long term care insurance contract under Section 7702B(b) of the Internal Revenue Code, as amended. Therefore, any long term care benefits paid under the rider are generally received income tax free.

Benefit payments received under the LTCAccess Rider II may be taxable if the policyowner has received benefit payments under other long term care insurance coverage for the same services. Policyowners and their tax advisors should consider any other long term care coverage they may have before accessing benefits under the rider.

Help Navigating Care

Since the coordination of long term care can oftentimes be a daunting task, Care Coordination Services are provided with the LTCAccess Rider II, at no additional cost. A Care Coordinator will:

- Assess your needs
- Help develop a plan of care
- Connect you to appropriate services

Having access to this service means you may spend less time locating appropriate services, securing quality care, and coordinating payments, and spend more time enjoying meaningful moments with your loved ones.

A Simple Example

- $500,000 UL Guard policy with LTCAccess Rider II
- 100% of death benefit available for long term care
- 2% monthly LTC benefit payments

If your claim is approved, you could receive up to $10,000 per month for 50 months (subject to IRS per-diem limits).

If you only use $300,000 for care over the lifetime of the policy:

- $200,000 remains for your beneficiaries

Rider Charges

There is a monthly charge for the LTCAccess Rider II.

- The charge is deducted from the policy's account value
- The amount varies by issue age, gender, underwriting class, elected LTC Benefit Pool, and monthly benefit percentage
- While long term care benefits are being paid, the monthly charge for this rider is waived

The monthly rider charges are in addition to the cost of the base UL Guard life insurance policy.

Understanding the Impact on Your UL Guard Policy

Since benefits are paid by accelerating the death benefit, it's important to understand the impacts LTC benefit payments may have on your policy:

- Each payment reduces the death benefit dollar for dollar.
- If you are receiving LTC benefit payments and the account value is insufficient to cover the monthly charges, your policy will not lapse. However, lapse protection applies only while LTC benefits are being paid. When those payments end, the policy may be at risk of lapse and could require substantial premium to remain in force.
- Exercising the rider will reduce the policy's death benefit, net surrender value, and may affect other riders.
- If there is an outstanding policy loan, a portion of the LTC benefit payment will be applied to repay a portion of the loan and will reduce the amount you receive.
- Any unused death benefit is paid to your beneficiaries.

Important Limitations and Exclusions:

- If LTC benefit payments stop, substantial premium payments may be required to keep the policy in force and, if required premiums are not paid, the policy could lapse after the grace period.
- The rider does not pay for care related to alcoholism, drug addiction, or mental/nervous disorders (except Alzheimer's and similar conditions).
- LTC benefits are not payable for injuries from attempted suicide, self-inflicted harm, war, or illegal activities.
- The LTC benefit payments under this rider are not payable for qualified long term care services prescribed under the plan of care that are provided outside of the U.S., unless the initial and any annual renewal certifications are completed by a Physician licensed in the U.S.

MassMutual

Helping you secure what matters most.

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.

This brochure is not intended to be a complete description of the LTCAccess Rider II. For costs and further details of LTC Rider coverage, including exclusions and reductions or limitations, contact your agent/producer or MassMutual at 1-800-272-2216.

The purpose of this material is the solicitation of insurance, and an agent may contact you.

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.

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 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 Insurance Company (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.

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