



Term application deadline extension

We are reaching out to let you know that we have **extended the deadline to submit applications for our Protection and Vitality Term 20 products to November 17**. As such, the following products will be available until November 17:

- **Protection Term 20:** Guaranteed level premium product with a 4 year conversion period* for 10, 15, 20 and 30 year durations
- **Vitality Term 20:** Non-guaranteed, non-level premium product with signed illustration required
- **Protection Term 23:** Guaranteed level premium product with a 6, 8, 10, and 12 year conversion period* for 10, 15, 20 and 30 year durations
- **Vitality Term 23:** Guaranteed, non-level premium product that does not require a signed illustration. Offers enhanced convertibility that can be further extended up to 10 years on 10 and 15 year durations and 15 years* on 20 and 30 year durations with Vitality participation in the three years prior to conversion

After November 17, only Protection Term 23 and Vitality Term 23 will be available for quoting. See below for transition rules.

Key details on the deadlines for Protection and Vitality Term 20 products

November 17, 2023 deadline requirements:

- New applications for term policies with old rates must be received by John Hancock's home office by November 17, 2023. Applications received after November 17, 2023 will be issued with the new rates.

December 29, 2023 deadline requirements:

- To issue policies with the old rates, all pending applications must complete the formal underwriting process and all administrative requirements must be received by John Hancock by December 29, 2023.

For New York policies: the application deadline remains on August 25, 2023, and the issue deadline is September 15, 2023.

If you need help running a quote on the Protection and Vitality Term 20 products, please reach out to our **National Sales Desk at 888-266-7496, option 2**.

Please include the product name, including the product series (20 or 23), on the New Business Transmittal when submitting applications. Check your case status messages to confirm that the correct term product has been set up. If you have any questions or need to make an update, please contact your Case Manager.

*During the initial conversion period, conversion is available to any John Hancock permanent policy available for sale. After this period, conversion is available to a product designated for conversions. Please see Producer Guide for more details.

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Insurance policies and/or associated riders and features may not be available in all states. Vitality Term is not available in New York.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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