



Core Term:

Straightforward, cost-efficient protection

John Hancock's term portfolio is back in the running, offering the potential for instant underwriting decisions, for those who prioritize competitive pricing over conversion opportunities

See the impact

Take a look at our **competitive pricing for \$1 million in coverage.**

Male				Female	
	Age	Best	Preferred	Best	Preferred
Core Term 10	35	\$297	\$381	\$256	\$336
	45	\$573	\$739	\$495	\$613
	55	\$1,420	\$1,654	\$1,033	\$1,288

Male				Female	
	Age	Best	Preferred	Best	Preferred
Core Term 15	35	\$420	\$517	\$320	\$401
	45	\$797	\$954	\$621	\$760
	55	\$1,890	\$2,349	\$1,249	\$1,635

Male				Female	
	Age	Best	Preferred	Best	Preferred
Core Term 20	35	\$470	\$620	\$372	\$466
	45	\$962	\$1,165	\$744	\$878
	55	\$2,527	\$2,951	\$1,803	\$2,128

If your clients require less coverage, but want essential protection without added complexity at **\$500,000 in coverage**:

Male				Female	
	Age	Best	Preferred	Best	Preferred
Core Term 10	35	\$207	\$252	\$164	\$203
	45	\$322	\$413	\$284	\$342
	55	\$779	\$917	\$583	\$704

Male				Female	
	Age	Best	Preferred	Best	Preferred
Core Term 15	35	\$247	\$294	\$196	\$237
	45	\$435	\$512	\$346	\$415
	55	\$992	\$1,238	\$679	\$878

Male				Female	
	Age	Best	Preferred	Best	Preferred
Core Term 20	35	\$272	\$345	\$227	\$268
	45	\$529	\$629	\$419	\$489
	55	\$1,307	\$1,549	\$964	\$1,109

The data shown is taken from an illustration.
Premiums shown are based on a single annual payment.

Run an illustration today to see our competitive term rates!

If you have any questions, please contact a John Hancock sales representative or call National Sales Support at **888-266-7498, option 2**.

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Insurance policies and/or associated riders and features may not be available in all states. Policy issuance is not guaranteed as any life insurance purchase is subject to completion of an application, including health questions, and underwriting approval. John Hancock may conduct a post-issue quality review to verify the accuracy of the information in the application received. This may include a request for medical records. A policy may be rescinded if the review of post-issue information reveals a material misrepresentation.

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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