



One portfolio. Three ways to win.

A term solution for every need

Every client approaches protection differently. Some prioritize cost, some want greater flexibility for the future, and others value coverage that rewards healthy choices. With three distinct term solutions, John Hancock gives you more ways to deliver the right fit and win the case.

Choose the term solution that fits your needs

	NEW! Core Term	Protection Term	Vitality Term
Positioning	Straightforward, cost-efficient protection	Flexible protection built for today and tomorrow	Protection that rewards healthy living
May be a good fit for clients who...	• Prioritize competitive pricing over conversion opportunities • Want simple, dependable coverage • Need essential protection without added complexity	• Want greater permanent-product conversion flexibility • Value the option to enhance future conversion opportunities • Want access to Vitality GO at no additional cost	• Already embrace a healthy lifestyle • Want upfront premium savings • Are motivated to earn additional savings and rewards through Vitality participation
Term durations	10-, 15-, 20- and 30-year ¹		
Vitality experience	Vitality GO automatically included at no additional cost		Vitality PLUS automatically included, allowing premiums to adjust based on Vitality participation
Premium approach	Guaranteed-level premiums during the selected 10-, 15-, 20- or 30-year period		Provides upfront premium savings, with future premiums adjusting based on client's Vitality Status

	NEW! Core Term	Protection Term	Vitality Term
Conversion flexibility	Conversion available to a designated John Hancock permanent product through the earlier of: • The end of the level-term period OR • The policy anniversary nearest age 70	An initial “any product” conversion period followed by conversion to an eligible John Hancock permanent life insurance product through the end of the level-term period or attained age 70, whichever comes first ²	An initial “any product” conversion period followed by conversion to an eligible John Hancock permanent life insurance product through the end of the level-term period or attained age 70, whichever comes first ² with additional conversion flexibility for qualifying Gold or Platinum Vitality members
Conversion Extension rider (CER)	N/A	Optional Conversion Extension rider extends access to “any product” throughout the select period, subject to rider rules	Optional Conversion Extension rider extends access to “any product” throughout the select period, subject to rider rules
Survivorship conversion	N/A	Yes ³	Yes ³
Riders⁴	• Accelerated Benefit rider⁵ • Total Disability Waiver rider	• Conversion Extension rider • Accelerated Benefit rider⁵ • Total Disability Waiver rider	• Conversion Extension rider • Accelerated Benefit rider • Total Disability Waiver rider
Coverage	• Minimum face amount: \$100,000 • Maximum face amount: \$140 million⁶		• Minimum face amount: \$100,000 • Maximum face amount: \$30 million⁶
Temporary Insurance Agreement	Yes, subject to underwriting guidelines		
Underwriting	Eligible submissions will be considered for exam- and lab-free underwriting via John Hancock ExpressTrack® — with the potential to receive an instant underwriting decision. If submission does not qualify, we will leverage available medical records and/or electronic health data to try and arrive at a non-invasive decision		
Replacements	Allowed after the first policy year		
Digital eApplication submissions	Available for all face amounts; required on cases for \$100,000 – \$1,000,000		

	NEW! Core Term	Protection Term	Vitality Term
Quote engines (available for Term Portfolio)	• JH Illustrator • Integrity • COVR • Highland Capital • Milner Financial, LLC • Sterling • The Brokers Network • UFC • Business Underwriters Associates • Life Quotes • Compulife • iCapital / Hexure (Insurance Technologies) • iPipeline • LifeTrends • IIP (Ninja Quoter) • Paperless Solution Group • Snappy Kraken • Techficent • Zinnia / EBIX / Vital Term • Ash Brokerage		
Full eApplication⁷ (available for Term Portfolio)	• JH eApp • iPipeline's iGO		
Best shorthand	Lead with price	Lead with flexibility	Lead with Vitality

Find the right term solution for your next client — and win the sale:

- **Core Term:** Competitive protection made simple.
- **Protection Term:** More flexibility for what comes next.
- **Vitality Term:** Healthy choices can mean greater value.

We're here to help.

Contact your John Hancock representative or call National Sales Support at
888-266-7498, option 2.

1. 30-year term option is not available on Core Term or Protection Term in New York.
2. Excludes LifeCare.
3. Policies must be issued in the same calendar year, be in the same policy duration, and both insureds must be within their Flexible Conversion Period. Both insureds must be age 65 or younger and have substandard ratings no greater than 200%. The survivorship policy face amount cannot exceed the combined face amount of the two term policies or \$5 million. Partial conversions are permitted up to \$5 million.
4. Separate charges may apply.
5. The Accelerated Benefit rider is required in New York
6. For details regarding maximum face amounts, please reach out to your John Hancock representative.
7. Digital submissions are not available in New York

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Vitality GO is not available with policies issued in New York & Puerto Rico.

Vitality Term is not available in New York.

Insurance policies and/or associated riders and features may not be available in all states. Some riders may have additional fees and expenses associated with them.

ExpressTrack is not available in New York.

The conversion period is the earlier of the end of the level term period or age 70. The available permanent products to convert to will vary based on the term product, the timing of the conversion and whether the conversion extension rider (not available with all term products) was elected. If the new policy includes a rider that is not in force on the term policy, evidence of insurability is required. For conversion to survivorship products, retention and certain underwriting considerations may apply. Please refer to the contract for details of the conversion provision.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock. John Hancock Vitality Program rewards and discounts are available only to the person insured under the eligible life insurance policy, may vary based on the type of insurance policy purchased and the state where the policy was issued, are subject to change and are not guaranteed to remain the same for the life of the policy. To be eligible to earn rewards and discounts by participating in the Vitality program, the insured must register for Vitality and in most instances also complete the Vitality Health Review (VHR).

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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