



## Term application deadline extension

We have **extended the deadline to submit applications for our Protection and Vitality Term '20 products to December 29.** As such, the following products will be available until December 29:

- **Protection Term '20**
- **Vitality Term '20**
- **Protection Term '23**
- **Vitality Term '23**

After December 29, only Protection Term '23 and Vitality Term '23 will be available for quoting. See below for transition rules.

### **December 29, 2023 deadline requirements:**

- New applications for term policies with old rates must be received by John Hancock's home office by December 29, 2023. Applications received after December 29, 2023 will be issued with the new rates.

### **February 2, 2024 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 February 2, 2024.

**Please note:** This extension does not apply in New York. Protection and Vitality Term '23 are not approved in California.

Please include the product name, along with 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.

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.**

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Yes  No



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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.  
MLINY110923373-1

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