

# John Hancock Releases New Rates and Extended Durations for Vitality Term and Protection Term

New term rates are now available from John Hancock, including the introduction of a 30-year duration. These new rates include access to the Vitality platform, delivering more value and engagement opportunities than competing term products. Read on for the details!

Find out more about these changes from John Hancock...

- [Formal Announcement from John Hancock](#)
- [Vitality Term Producer Guide](#)
- [Protection Term Producer Guide](#)

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## *From John Hancock...*



Vitality Term and Protection Term now offer a 30-year term duration — better serving the mortgage-protection market — and new rates reflecting the new mortality tables.

### **Competitive Strengths**

- Vitality Term continues to outperform the competition, remaining #1 lowest premium across our core market
- John Hancock Express track accelerated underwriting program, offering a fast and easy path to underwriting decisions for eligible clients

### **Transition Rules:**

- December 6th: Submission of all outstanding underwriting and administrative requirements on your pending cases to Life New Business
- December 20th: All checks to put policies in force received in life new business
- December 31st: All Protection Term '19 and Vitality Term '19 policies must be paid, in force and delivered by this date to receive the old rates.

# DMI

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