



## Individual Disability Insurance

# Individual Disability Income Insurance Transition Guidelines (HH 750)

Beginning, May 22, 2006, Principal Life is taking the Individual Disability Income (DI) Insurance product to the next level – making it even more competitive! The product enhancements will be available to applicants who have inforce or pending HH750 DI policies.

Key changes include:

- Riders:
  - A new Transitional Occupation rider
  - Future Benefit Increase rider (replaces the Automatic Increase Option rider)
  - Benefit Update rider (replaces the current Benefit Update rider)
- Lower new issue rates for certain occupation classes, ages and certain states (e.g. Florida, Louisiana and Nevada).

These changes are subject to state approval. For state approval information, visit:

<http://www.principal.com/distateapprovals>.

During the 60 days following state introduction, you may continue selling the current HH750 contract provisions, riders and rates and utilize the existing policy applications.

For clients who wish to take advantage of the product enhancements, the following transition guidelines have been established. Please note: If the change(s) requested results in a lower premium, there may be a commission impact.

### Pending Applications

If an application is pending underwriting, you can request the new riders or lower new issue rates by sending an e-mail to Lea Ponxs ([Ponxs.Lea@principal.com](mailto:Ponxs.Lea@principal.com)) or Britne Dietz ([Dietz.Britne@principal.com](mailto:Dietz.Britne@principal.com)). The application will be amended with the new information, and the applicant must sign the amendment upon policy delivery.

Underwriting approval is required when you request to:

- Add the Transitional Occupation rider, Future Benefit Increase rider and/or the enhanced Benefit Update rider
- Increase the benefit amount in combination with the lower new issue rates

## Policies Pending Delivery or Policies Inforce Less than 60-Days Prior to State Introduction

For HH750 Individual DI insurance policies pending delivery or that have been put inforce within the 60-days prior to the state's introduction, you may request a policy re-write, up to 90 days after state introduction. The new riders or lower new issue rates can be requested by sending an e-mail to Lea Ponxs ([Ponxs.Lea@principal.com](mailto:Ponxs.Lea@principal.com)) or Britne Dietz ([Dietz.Britne@principal.com](mailto:Dietz.Britne@principal.com)). The policy will be re-dated to the state's introduction date and a new contestable period will begin. Please note: You will not experience a persistency impact if the policy change is made within 90 days.

Underwriting approval is required when you request to:

- Add the Transitional Occupation rider, Future Benefit Increase rider and/or the enhanced Benefit Update rider or
- Increase the benefit amount in combination with the lower new issue rates

## Inforce Policies

For HH750 Individual DI insurance policies inforce more than 60-days prior to the state's introduction date, you may request to add the Transitional Occupation rider, Future Benefit Increase rider and/or the enhanced Benefit Update rider. Underwriting approval is required and the client will need to complete the state-specific Adjustment Application

### FOR MORE INFORMATION

For more information on the transition guidelines or how they apply to a particular case, call Lea Ponxs or Britne Dietz at 800-654-4278, option 1, ext. 75003 or ext. 20082.



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Principal Life Insurance Company, Des Moines, Iowa 50392-0002, [www.principal.com](http://www.principal.com)  
This is a summary of benefits only. Consult your state sample policy for actual terms, limitations and exclusions. Riders subject to state and occupation class availability and may require an additional premium.

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