

Transition Guidelines and State Approvals

New Disability Buy-Out Insurance Product

Transition guidelines

Please follow these transition guidelines in regards to the old HH703 and new HH794 Disability Buy-Out (DBO) products. If the requested change(s) results in lower premium, it will impact your commission. Please note: Application paperwork for the new policy has changed. Obtain new paperwork through [Create an Application Packet](#).

HH703 pending applications in Underwriting – These can be amended with the new HH794 information by sending an email to your case coordinator or underwriter requesting the new policy be issued. There may be additional underwriting requirements and the applicant must sign the amendment upon policy delivery.

HH703 policies pending delivery or those in force for less than 60 days prior to state introduction – Request a policy rewrite by sending an email to your case coordinator or underwriter. Additional underwriting requirements may be needed.

- The policy is rewritten and re-dated (to the state’s introduction date) and a new contestable period begins.
- The application is amended with the new information. The applicant must sign the amendment upon policy delivery.
- You will not experience a persistency impact if the change is made within this timeframe, although your compensation will be impacted.

State approvals

As of February 09, 2016

At roll-out on February 1st, we have over 30 state approvals. In these states, you have 60 days (e.g. March 31st) to complete a sales process for the HH703 policy and/or use outdated paperwork for the new HH794 policy. When submitting an application in the first 60 days of state approval, **list which product you would like issued, HH703 or HH794, on the Producer Report or the application cover page.** Find applications at [Create an Application Packet](#).

State	2015 New Rates	6A Occupation Class	Benefit Update Rider Enhancements	5% Bsuiness Owner Discount
Alabama	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
Alaska	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
Arizona	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
Arkansas	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
California				
Colorado	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
Connecticut	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
Delaware	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
District of Columbia	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
Florida				
Georgia	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
Hawaii				
Idaho	Not Filing			
Illinois	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
Indiana	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1

State	2015 New Rates	6A Occupation Class	Benefit Update Rider Enhancements	5% Business Owner Discount
Iowa	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
Kansas	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
Kentucky	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
Louisiana	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
Maine				
Maryland				
Massachusetts				
Michigan	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
Minnesota	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
Mississippi	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
Missouri	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
Montana				
Nebraska	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
Nevada	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
New Hampshire	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
New Jersey				
New Mexico				
New York				
North Carolina	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
North Dakota	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
Ohio				
Oklahoma	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
Oregon	Approved - Feb 15	Approved - Feb 15	Approved - Feb 15	Approved - Feb 15
Pennsylvania				
Rhode Island				
South Carolina	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
South Dakota	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
Tennessee				
Texas	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
Utah				
Vermont				
Virginia				
Washington	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
West Virginia				
Wisconsin	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1
Wyoming	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1	Approved - Feb 1

Principal Life Insurance Company | Des Moines, IA 50392 | www.principal.com
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DI9404 | 08/2015