



IDI product updates and deadlines for you and your clients

Dec. 1: Income Protector available in more states

Good news—effective **Dec. 1**, Principal[®] Income Protector, our new individual Disability Income (DI) insurance product, will be available in three additional states: **ND, SD, and WY**. Income Protector replaces our HH750 series individual DI product. To get an HH750 policy in any of these three states, we must receive a signed application in our Home Office by **Feb. 2, 2024**. [View the transition guidelines.](#)

See the [Income Protector Profile](#) for product details. And visit [Principal[®] Income Protector](#) for other important tools and resources for you and your clients.

We'll also introduce the new delivery receipt for these three states that will be included in the policy packet when required. Completion of the new receipt will require you to:

- Answer a short series of “yes/no” questions.
- Provide additional details for any “yes” responses.
- Have the insured/owner sign and date the form.

Dec. 8 and other year-end deadlines

To help ensure your individual disability insurance (IDI) business with Principal[®] is processed and paid in 2023, **Dec. 8** is the deadline to submit all final underwriting and administrative requirements to us. However, submitting business prior to that and in good order will help ensure there are no delays for you and your clients.

[See other year-end deadlines](#), including Company holiday hours.

Jan. 2: Change to DI dental Resident discount

This applies only for states still selling our 750 individual DI product (and ***not*** our new Principal[®] Income Protector product):

- Effective **Jan. 2, 2024**, the Multi-Life Resident discount will no longer be available to dental students and residents (all specialties) purchasing our HH750 product.
- All HH750 applications for dental students and residents (all specialties) need to be signed and received in our Home Office by **Dec. 31, 2023**, to be eligible for the Multi-Life Resident discount.
- This change does not impact the employer Multi-Life discount. There are no changes to our Principal[®] Income Protector product guidelines.
- See this [DI Medical Residents Program flyer](#) for more details.

Jan. 2024: New delivery receipt for IDI policies

In early January, we'll introduce the new delivery receipt for individual

disability insurance (IDI) policies issued in all states, except **CA, FL, MT, and NY**. The new form will be included in the policy packet when applicable. Completion of the new receipt will require you to:

- Answer a short series of “yes/no” questions.
- Provide additional details for any “yes” responses.
- Have the insured/owner sign and date the form.

Stay tuned for more information about this new delivery receipt.



Let's connect

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To view your wholesaling team and their contact information, [visit our disability insurance sales support website](#). Or call the DI National Sales Desk, 800-654-4278, option 2, 2.

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