



## Important year-end details for individual life and disability insurance

The end of the year is fast approaching! To help guarantee your life and individual disability business is processed and paid in 2023, we need all final underwriting and administrative requirements for policy approval and issuance (including premium) by **Dec. 8**, and all delivery requirements for new business, adjustments, and reinstatements by **Dec. 22**. While we won't be able to guarantee processing after these dates, we'll continue to process year-end business through Dec. 29.

### Key Dates

December 8	Final underwriting and administrative requirements for policy approval and issuance, including premium* to be processed as 2023 business
December 22	Final delivery requirements for new business, adjustments, and reinstatements to be guaranteed for 2023
December 28	Last day variable business can be placed in force to count for 2023
December 29	Last day fixed business can be placed in force to count for 2023

\*applies to life business only

### Holiday Hours for Life and Disability New Business and Underwriting

November 23 and 24	Closed to observe the Thanksgiving holiday
December 25 and 26	Closed to observe the Christmas holiday
January 1	Closed to observe New Year's Day

### Holiday Hours for Tele-app (Central time)

November 22	7 a.m. to 5 p.m.
November 23 and 24	Closed to observe the Thanksgiving holiday
December 22	7 a.m. to 5 p.m.
December 25 and 26	Closed to observe the Christmas holiday
December 29	7 a.m. to 5 p.m.
January 1	Closed to observe New Year's Day

**Note:** Effective dates of underwritten adjustments and reinstatements are determined by each contract and will be processed on the monthiversary following underwriting approval. Please call 800-654-4278 and see below for an option specific to your request.

## For more information

Life New Business  
Individual Disability Insurance (IDI)  
TeleApp Contact Center

800-654-4278  
800-654-4278  
888-835-3277 (1-888-TELEAPP),  
*press 0 if you are a customer, press 1 if you are a  
financial advisor*

[Twitter](#) | [Facebook](#) | [LinkedIn](#) | [YouTube](#)

Guarantees are based on the claims-paying ability of Principal Life Insurance Company®. Insurance products issued by Principal National Life Insurance Co. (except in NY) and Principal Life Insurance Company®, and the companies available through the Preferred Product Network, Inc. Plan administrative services offered by Principal Life. Referenced Companies are members of the Principal Financial Group®, Des Moines, IA 50392.

For financial professional use only. Not for distribution to the public.

You are receiving this email because you have an account, product or client with Principal, have registered to receive emails from Principal, or have indicated interest in a product or service.

© 2023 Principal Financial Services, Inc., 711 High Street, Des Moines, Iowa 50392

Principal®, Principal Financial Group®, and Principal and the logomark design are registered trademarks of Principal Financial Services, Inc., a Principal Financial Group company, in the United States and are trademarks and service marks of Principal Financial Services, Inc., in various countries around the world.

[Principal.com](#) | [Privacy Policy](#) | [View in Browser](#) | [Manage Preferences or Unsubscribe](#)

LH189 | 3129152-10/2023 | 10/2023