LIFE INSURANCE

New Business Application Submission Guide – New York

Use this guide to help ensure proper forms are used when submitting applications in New York (NY).

Requirements for submitting NY applications in good order

- Financial professionals (FPs) submitting business in NY must complete their state certified Best Interest (Reg 187) training prior to the application signed date.
- FPs must sign all forms after the insured and policy owner. For electronic signatures (e-signatures), the FP timestamp must be **after** the insured and policy owners' (verified on e-signature certificate/audit trail).
- With prior approval from Principal®, Docusign and AdobeSign e-signatures can be used on applications and other forms submitted prior to policy issue. **E-signatures are not accepted on NY delivery requirements, except for when using the Principal eDelivery platform.**
- For eDelivery, if option 2 is selected on the Payment Authorization form, all third-party payor signatures must be wet (handwritten).

Required forms

Use the following to determine when to submit forms. Additional forms may be requested based on underwriting determination. (Login required to access some forms.)

Required for New Business Applications

Form description and number	Completion guidance
Life New Business Application (AA2000NY)	
Producer Report (DD9288NY)	• Sales/Marketing Material Report must be completed • Provide copies of all sales materials to Principal
Authorization for Release of Personal Health Information (DD6000UND)	
Notice and Consent Form – NY (DD792)	
Policyowner Tax Verification (DD9170)	
Authorization to Disclose Health-Related Information to the Field Office and Financial Professional (DD9079)	
Policy Illustration (permanent products only)	Must be signed/dated on or before the date of the Application Part C
NY Definition of Replacement (DD9641)	Policy owner must sign/date on or before the date of Application Part C
NY Beneficiary Form (DD9109)	
Life Insurance Needs Analysis (DD9349)	Policy owner must sign/date on or before the date of Application Part C
Preliminary Information (Term products only)	• Sign/date on or before the date of Application Part C • One form is needed for each Term policy application • All fields must match the application – a new application may be required if fields are incomplete or mismatched
Product Training Certification (DD9349A)	Must be signed/dated on or after the date of the policy owner's signature on Application Part C

Additional Forms Required for Replacement Applications

Form description and number	Completion guidance
NY Important Notice (DD9640)	Must be signed/dated on or before the date of Application Part C
NY Client Authorization (DD9664)	Principal will send this form to the replaced company to request Reg 60 values
Disclosure Statement for Term to Term (DD9642) Disclosure Statement for non-Term to Term (DD9643)	• Principal will provide this form prior to policy issue for the financial professional to review, complete, and sign • The policy owner's signature will be collected on delivery
Absolute Assignment to Effect a Section 1035(a) Exchange and 1035 Conditional Receipt (DD747NY)	• Use to request 1035 Exchange with another carrier • Give the 1035 Conditional Receipt to the policy owner

Additional Forms Required for Business Plan Applications

Form description and number	Completion guidance
Business Plan Checklist (DD849R)	
Know Your Customer Questionnaire (DD9540)	Required when policy owner is an Organization/Entity, unless the Entity is a Trust
Key Decision Maker Authorization (DD9699)	
Notice and Consent to be Insured (AA4949NY)	Required when policy owner is an Employer or Employer Trust

Forms Required to be Left with the Client

Form description and number	Completion guidance
Life Insurance Conditional Receipt (AA3432NY)	Give to policy owner if money is taken with application
Fair Credit Reporting Act and MIB, Inc Notice (DD2659NY)	
Buyers Guide (DD1169)	
Buyers Guide Addendum (DD2713)	
NY Product Disclosure (DD9355NY)	
Disclosure of Compensation Statement (DD2695NY)	
Compensation Information (DD9052NY)	
Secondary Addressee Designation Notice (AA4901C)	
Main Privacy Notice (EE11865)	

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BB12789 | 02/2026 | 5207630-022026 | © 2026 Principal Financial Services, Inc.