

**LIFE INSURANCE DISCLOSURE PROVISIONS**

The date following each state indicates the last time information for the state was reviewed/changed.

State	Citation	Applicability	Require Buyer's Guide	Standards for Illustrations	"Free Look" Provisions		
					Citation	Applicability	No. of Days After Policy Delivery
AL (12/23)	AAC 482-1-131-.01 to 482-1-131-.10, App. A	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Yes; based on current NAIC guide or language approved by the commissioner.	AAC 482-1-114-.01 to 482-1-114-.14	AAC 482-1-113-.07	Accelerated benefit provisions of individual and group policies.	In case of solicitation by direct response methods: 30 days.
					AAC 482-1-133-.06; 482-1-133-.08	Replacement of life insurance	30 days
AK (12/23)	3 AAC 28.805	Applies to all group and individual life insurance policies except: (1) variable life insurance; (2) individual and group annuity contracts; (3) credit life insurance; and (4) policies with death benefits of no more than \$10,000 per individual.	No	3 AAC 28.800 to 28.849	3 AAC 26.805	Applies to replacement life insurance policies and annuities.	30 days
AZ (12/23)	A.A.C. R20-6-209	All life insurance except: (1) annuities; (2) credit life insurance; (3) group life insurance; (4) ERISA policies; and (5) some variable life with connected investments.	Yes; based on language approved by director or language in regulation's appendix (references NAIC's Buyer's Guide).	No	§ 20-1241.05	Replacement of life insurance	30 days

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AR (12/23)	AR ADC 054.00.17-1 to 054.00.17-10	All life insurance except: (1) annuities; (2) credit life insurance; (3) group life insurance; (4) ERISA plans; (5) funeral benefit contracts; and (6) some variable life.	Yes; specific guide referenced and available at Arkansas Department of Insurance titled "Life Insurance Buyer's Guide."	No	§ 23-79-112	All individual life, annuity and accident and health policy or contract filings, excluding Medicare supplement policies and variable life policies and variable annuities.	10 days
					AR ADC 054.00.33-IV § 3	Variable life	10 days
					AR ADC 054.00.60-8	Accelerated benefits	In case of solicitation by direct response methods: 10 days.

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CA (12/23)	Ins. §§ 10509.952; 10509.974  Ins. § 10509.975 (Buyer's Guide)	All life insurance except: (1) annuities; (2) credit life; (3) franchise life; (4) group term life; (5) some variable life; (6) policies with no illustrated death benefits exceeding \$10,000; and (7) ERISA policies.	Current buyer's guide recommended by NAIC.	Ins. §§ 10509.950 to 10509.965	Ins. § 10127.9	Individual life	Not less than 10 days or more than 30 days.
					Ins. § 10127.10	Individual life insurance for senior citizen.	Not less than 30 days.
					Ins. § 779.14	Credit life	30 days
					Ins. § 10509.6	Replacement of life insurance	30 days
					Ins. § 10509.975	If buyer's guide not delivered prior to acceptance application.	10 days
CO (12/23)	3 CCR 702-4:4-1-2; 3 CCR 702-4:4-1-8	All life insurance	No	3 CCR 702-4:4-1-8	§ 10-7-302(1)(g)	Life insurance	15 days
					3 CCR 702-4:4-1-4 § 7	Replacement of life insurance	30 days
CT (12/23)	CT ADC §§ 38a-819-32 to 38a-819-39 CT ADC § 38a-819-25 provides advertising requirements/restrictions.	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Yes; CT ADC § 38a-819-36 (Appendix) provides the form of the guide to be provided.	CT ADC §§ 38a-819-58 to 38a-819-69	§ 38a-436	Individual life	10 days
					CT ADC § 38a-433-26	Modified guaranteed life insurance	10 days
					CT ADC § 38a-433-4	Variable life	10 days

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DE (12/23)	18 Del. Admin. Code 1203-1.0 to 1203-8.0	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Yes; current form prescribed by the NAIC or language approved by commissioner.	18 Del. Admin. Code 1210-1.0 to 1210-14.0	18 Del. Admin. Code 1204-7.0	Replacement of life insurance - insurers using agents.	20 days
					18 Del. Admin. Code 1205-4.0	Variable life	10 days
DC (12/23)	26-A DCMR § 2729	Variable life insurance	No	No	26-A DCMR § 2712	Variable life	Within 45 days of the date of execution of the application or within 10 days of receipt of the policy by the policyholder, whichever is later.
FL (12/23)	§ 626.99	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Must deliver a guide; 1996 NAIC guide will comply with requirements of the section.	No	§ 626.99	Annuities	21 days
GA (12/23)	GA ADC 120-2-31	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Yes; based on the version in Exhibit A or language approved by commissioner.	No	§ 33-25-8	Individual life	10 days

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HI (12/23)	§ 431:10D-401	All life insurance except: (1) variable life (2) annuities (3) credit life (4) policies with no death benefits exceeding \$10,000.	No	§§ 431:10D-401 to 431:10D-411	§ 431:10-214	Individual life	10 days
					§ 431:10D-505	Replacement of life insurance	30 days
ID (12/23)	No provision		No	IDAPA 18.03.03.014 (variable contracts only)	§ 41-1935	Life insurance	20 days
IL (12/23)	50 IL ADC 930.10 to 930.90	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; (5) some variable life; and (6) franchise life.	Yes, contains the language found in NAIC's Buyer's Guide.	50 IL ADC 1406.10 to 1406.110	215 ILCS 5/224	Life policies	10 days
					215 ILCS 5/224	Replacement of life insurance	20 days
					215 ILCS 5/226	Annuities and pure endowment contracts	10 days
					215 ILCS 5/229	Industrial life	10 days

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IN (12/23)	760 IAC 1-24-3; 760 IAC 1-33-7; 760 IAC 1-48-1 to 1-48-12	All life insurance other than: (1) annuities; (2) credit life insurance; (3) group life insurance; (4) ERISA plan policies; and (5) variable life insurance tied to unit values in separate account.	Yes; guide prepared by the NAIC (760 IAC 1-24-9).	760 IAC 1-62-1 to 1-62-11	§ 27-1-12-43	Individual life or individual variable life	10 days
					760 IAC 1-16.1-6	Replacement of life insurance	20 days
IA (12/23)	IAC 191-15.4(507B)	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Yes; current form prescribed by the NAIC or language approved by the commissioner.	IAC 191-14.1(507B) to 191-14.14(507B)	IAC 191-15.9(507B)	Individual life insurance	10 days
					IAC 191-16.26(507B); 191-16.28(507B)	Replacement of life insurance	30 days
KS (12/23)	K.A.R. 40-2-14	All life insurance except: (1) annuities; (2) variable life; (3) ERISA policies; (4) credit life; and (5) group life.	No	K.A.R. 40-2-25	K.A.R. 40-2-15	Non-variable life insurance	10 days
					K.A.R. 40-2-12	Replacement of life insurance	20 days
KY (12/23)	806 KAR 12:170	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Yes	806 KAR 12:140	806 KAR 12:080	Replacement of life insurance	30 days
					KRS § 304.15-050	Life insurance	10 days

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LA (12/23)	LAC 37:XIII.4109	All life insurance	No	LAC 37:XIII.3301 to 37:XIII.3323	LSA-R.S. 22 § 931	Life insurance if provisions of policy not the same as explained by insurer or as understood by insured.	10 days
					LAC 37:XIII.8305	Variable life	10 days
					LAC 37:XIII.8911	Replacement of life insurance and annuities	30 days
ME (12/23)	02-031 CMR Ch. 240, §§ 1 to 8	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Buyer's Guide as codified in 02-031 CMR Ch. 240, § 4 App. A or other language as approved by superintendent.	02-031 CMR Ch. 910, §§ 1 to 14	24-A M.R.S.A. § 2515-A	Individual life	10 days
					02-031 CMR Ch. 300, Art. VI § 3(a)(5)	Variable life	10 days
MD (12/23)	COMAR 31.15.03.01 to 31.15.03.08	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Yes; requires use of most current approved “Life Insurance Buyer's Guide” adopted by the NAIC.	COMAR 31.09.09.01 to 31.09.09.13	Ins., § 16-105  COMAR 31.09.05.06  COMAR 31.09.02.04(D)(1)(a)(v)	Life insurance  Replacement of life insurance  Variable life	10 days  30 days  Later of 45 days from application or 10 days from delivery.

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MA (12/23)	211 CMR 31.01 to 31.10	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Yes; current form prescribed by the NAIC or language approved by commissioner. 211 CMR 31.04	211 CMR 28.01 to 28.14	M.G.L.A. 175 § 187H	Individual life with a face amount of less than \$25,000.	10 days
					211 CMR 34.06	Replacement of life insurance	20 days
					211 CMR 95.08	Variable life	10 days
MI (12/23)	MI ADC R. 500.1377	All life insurance and annuities	No	MI ADC R. 500.1377	M.C.L.A. § 500.4015	Life insurance (other than group)	10 days
					M.C.L.A. § 500.4038	Universal life	10 days unless the policy is delivered within 5 days of application, at which time free look period is extended to 15 days.
					MI ADC R. 500.850	Variable life	Later of 45 days from application or 10 days from delivery of policy.



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MN (12/23)	Minn. R. 2750.4100	Variable life	No	Yes; as contained in §§ 61A.70 to 61A.745	§ 72A.52	Life insurance and annuities	10 days
					§ 61A.57	Replacement of life insurance	30 days
					Minn. R. 2750.1300	Variable life	10 days
MS (12/23)	No provision		No	Admin. Code 19-2:13.01 to 19-2:13.14	§ 83-7-51	Individual life	10 days
					Admin. Code 19-2:5.05	Variable life	10 days
					Admin. Code 19-2:14.05	Replacement of life insurance and annuities	30 days
MO (12/23)	§§ 376.700 to 376.714  20 CSR 400-5.100	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Yes; based on 1976 version; codified with the regulations or approved by director. § 376.714	§§ 375.1500 to 375.1530	20 CSR 400-1.010	Life insurance and annuities	10 days; some exceptions
					20 CSR 400-1.030	Variable life	10 days
					20 CSR 400-5.400	Replacement of life insurance and annuities	30 days

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MT (12/23)	MT ADC 6.6.201 to 6.6.209	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Yes; MT ADC 6.6.204 requires codified NAIC Buyer's Guide or language approved by commissioner.	§ 33-20-150 – commissioner to adopt rules for illustrations but they are bound by the scope of NAIC model regulation.  MT ADC 6.6.701 to 6.6.718	§ 33-15-415  MT ADC 6.6.306	Individual life  Replacement of life insurance	10 days  30 days
NE (12/23)	210 NE ADC Ch. 33, §§ 001 to 010	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Yes; current form prescribed by the NAIC or approved by director. 210 NE ADC Ch. 33, § 004	210 NE ADC Ch. 72, §§ 001 to 014	§ 44-502.05  210 NE ADC Ch. 19, § 009	Individual life or annuity other than credit life  Replacement of life insurance	10 days  30 days
NV (12/23)	NAC 686A.410 to 686A.455	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Yes; as approved by commissioner or per the language in the non-codified appendix to NAC 686A.420.	NAC 686A.460 to 686A.479	§ 688A.165	Life insurance (except industrial)	10 days
NH (12/23)	NH ADC Ins 301.01 to 301.08	All life insurance except: (1) annuities; (2) credit life; (3) group life; and (4) ERISA policies.	Yes; per document codified at NH ADC Ins 301.08.	NH ADC Ins 309.01 to 309.12	NH ADC Ins 302.06	Replacement of life insurance	30 days

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NJ (12/23)	N.J.A.C. 11:4-11.1 to 11:4-11.7	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Yes; based on 1976 version in the appendix or language approved by commissioner.	N.J.A.C. 11:4-52.1 to 11:4-52.11	§ 17B:25-2.1; N.J.A.C. 11:4-41.3	Life insurance other than group; individual life	10 days; not less than 10 days, and not more than one year.
					N.J.A.C. 11:4-2.4	Replacement of life insurance	30 days
NM (12/23)	NM ADC 13.9.5.1 to 13.9.5.14	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Yes; based on current version or other language approved by superintendent.	NM ADC 13.9.14.1 to 13.9.14.31	NM ADC 13.9.8.18	Variable life	10 days
					NM ADC 13.9.6.10	Replacement of life insurance	30 days
NY (12/23)	Ins. Law § 3209; 11 NYCRR 53-1.1 to 53-2.6	All life insurance except: (1) some group annuities; (2) credit life; (3) group life; and (4) ERISA policies.	Yes; Reg. 74 requires most recent buyers guide with N.Y. addendum. Ins. Law § 3209	Ins. Law § 3209; 11 NYCRR 53-3.1 to 53-3.7	11 NYCRR 53-2.1	Individual life	10 days
					11 NYCRR 54.6	Variable life	10 days
					11 NYCRR 51.6	Replacement of life insurance or annuity	60 days

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NC (12/23)	§§ 58-60-1 to 58-60-30	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Adopts current NAIC Buyer's Guide. § 58-60-25	11 NCAC 4.0501 to 4.0509	11 NCAC 12.0447	Life insurance	10 days
					11 NCAC 12.0436	Variable life	The later of 45 days following execution of the application or within and 10 days of receipt of the policy by the policyholder.
					11 NCAC 12.0612	Replacement	30 days
ND (12/23)	ND ADC §§ 45-04-01-01 to 45-04-01-07	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Yes; current form prescribed by the NAIC. § 45-04-01-03	ND ADC §§ 45-04-01.1-01 to 45-04-01.1-10	NDCC 26.1-33-02.1	Life insurance	20 days
					ND ADC § 45-04-04-03	Variable life	10 days
OH (12/23)	OAC 3901-6-03	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Yes; current form prescribed by the NAIC. OAC 3901-6-03 Appendix A	OAC 3901-6-04	OAC 3901-6-05	Replacement of life insurance - using agents	30 days
					OAC 3901-6-08	Variable life	10 days

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OK (12/23)	OAC 365:10-3-31; 365:10-3-33	All life insurance	Yes; only applies to annuities; most current and appropriate version of the NAIC Buyer's Guide. OAC 365:25-19-5	OAC 365:10-3-50 to 365:10-3-62	36 Okl.St.Ann. § 4003.1	Individual life insurance or annuities	10 days
					36 Okl.St.Ann. § 4034	Replacement of life insurance	20 days
OR (12/23)	OAR 836-051-0005 to 836-051-0020	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Yes; based on 1976 version; included as Exhibit 1 or language approved by director.	OAR 836-051-0500 to 836-051-0600	Department standards, Oregon filing requirements	Individual whole life	10 days
					OAR 836-080-0029	Replacement of life insurance	30 days
PA (12/23)	31 Pa. Code §§ 83.1 to 83.57	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; (5) variable life; and (6) life insurance of \$1,000 or less.	No; but, upon request company/agent will provide additional information about the insurance described.	40 P.S. § 625-8	40 P.S. § 510c	Individual life insurance or endowment policies	10 days
					31 Pa. Code § 81.6	Replacement of life insurance	20 days
					40 P.S. § 576	Industrial life or industrial endowment insurance	10 days
					31 Pa. Code § 82.24	Variable life	10 days
PR (12/23)	No provision				No provision		

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RI (12/23)	230-RICR-20-25-3.3(A)	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Yes; current form prescribed by the NAIC or language approved by superintendent. Language codified at 230-RICR-20-25-3.5(A)(1)	230-RICR-20-25-14	§ 27-4-6.1	Individual life	10 days
					230-RICR-20-25-4.6(A)(4)	Replacement of life insurance	30 days
SC (12/23)	SC ADC 69-30	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Yes; current form prescribed by the NAIC or language approved by director.	SC ADC 69-40	§ 38-63-220(b)	Individual life	10 days
					§ 38-63-220(b)	Replacement of life insurance and annuities—using agents or brokers	20 days
					§ 38-63-220(b)	Individual life solicited by a direct response insurer.	31 days
					SC ADC 69-12	Variable life	10 days

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SD (12/23)	Admin. R. 20:06:38:02	All life insurance except: (1) annuities; (2) credit life; (3) group life; and (4) some variable life.	Yes; Buyer's Guide as found in Appendix A of NAIC Life Insurance Disclosure Model Regulation. Admin. R. 20:06:10:30	Admin. R. 20:06:38:01 to 20:06:38:35	§ 58-15-8.1	Individual life	10 days
TN (12/23)	Comp. R. & Regs. 0780-01-40-.01 to 0780-01-40.08	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Yes; “Life Insurance Buyer's Guide” as codified in the appendix or other language approved by commissioner. Comp. R. & Regs. 0780-01-40-.08 Appx. Codified guide is based on NAIC 1976 version.	No	Comp. R. & Regs. 0780-01-24-.07	Replacement of life insurance	20 days
TX (12/23)	28 TAC §§ 21.101 to 21.119	All life insurance	Yes; Buyer's guide is latest version of the buyer's guide adopted by the NAIC. 28 TAC § 4.2310	28 TAC §§ 21.2201 to 21.2214	28 TAC § 4.2311 28 TAC § 4.1504 TX INS § 1114.053	Annuities Variable life Replacement of life insurance	15 days 10 days 30 days

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UT (12/23)	U.A.C. R590-79-1 to R590-79-7	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Yes; NAIC Life Insurance Buyer's Guide.	U.A.C. R590-177-1 to R590-177-11	§ 31A-22-423	Life insurance, annuities	10 days
					§ 31A-22-423	Replacement of life insurance	30 days
VT (12/23)	VT ADC 4-3-4:1 to 4-3-4:9	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Yes; codified language in the appendix based on 1976 version of NAIC model; or language approved by commissioner.	VT ADC 4-3-35:1 to 4-3-35:14	VT ADC 4-3-13:IV-3	Variable life	10 days
					VT ADC 4-3-43:5	Replacement of life insurance	30 days
VI (12/23)	No provision				No provision		
VA (12/23)	14 VAC 5-30-10 to 5-30-90	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; (5) some variable life; and (6) structured settlements.	No	No	14 VAC 5-30-51	Replacement of life insurance	10 days
					§ 38.2-3301	Individual life	10 days
					§ 38.2-3342	Industrial life	10 days
	14 VAC 5-41-10 to 5-41-160	All life insurance and annuities	No	No	14 VAC 5-80-300	Variable life	10 days



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WA (12/23)	WAC 284-23-200 to 284-23-250	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Yes; current form prescribed by the NAIC.	§§ 48.23A.005 to 48.23A.901	§ 48.23.380	Individual life	10 days
					§ 48.18A.035	Variable life and group variable life	10 days
					WAC 284-23-455	Replacement of life insurance	20 days
WV (12/23)	WV ADC §§ 114-11A-1 to 114-11A-6	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Yes; Life Insurance Buyer's Guide prepared by the NAIC codified in the appendix, or language approved by commissioner.	Yes; WV ADC §§ 114-11C-1 to 114-11C-11	§ 33-6-11b	Life insurance	10 days
					WV ADC § 114-11D-4	Variable life	10 days
					WV ADC § 114-8-6	Replacement of life insurance	30 days
WI (12/23)	WI ADC § Ins. 2.14	All life insurance except: (1) annuities; (2) credit life; (3) group life; (4) ERISA policies; and (5) some variable life.	Yes; based on current NAIC model.	WI ADC § Ins. 2.17	WI ADC § Ins. 2.07	Replacement of life insurance	30 days
WY (12/23)	No provision				WY ADC 044.0002.12 § 7	Replacement of life insurance	30 days

This chart does not constitute a formal legal opinion by the NAIC staff on the provisions of state law and should not be relied upon as such. Every effort has been made to provide correct and accurate summaries to assist the reader in targeting useful information. For further details, the statutes and regulations cited should be consulted. The NAIC attempts to provide current information; however, readers should consult state law for additional adoptions.