

**191—30.6(508) Back dating of life policies.** Upon the specific written request of an applicant for life insurance, an insurer may issue a policy with an effective date not more than six months prior to the date of the policy application. This regulation shall not be construed to prohibit the exercise of any exchange or conversion privileges in any policy or contract.

This rule is intended to implement Iowa Code sections 508.25 and 508.28.  
[ARC 6119C, IAB 12/29/21, effective 2/2/22]