

Rate Lock Guidelines

Cash with Application (CWA)

Applications signed prior to the effective date of the rate change and received in the home office within 14 calendar days from the signed application date will receive the better of the annuity rates in effect on:

- the date the application was signed **or**
- the date the annuity contract is issued

Applications received at the home office beyond 14 calendar days from the signed application date will receive the annuity rates in effect on the date the contract is issued.

1035 Exchange/Transfer

Applications must be signed prior to the effective date of the rate change and received at Equitable home office within 14 calendar days from the signed application date. If **ALL** funds are received in the home office within 60 calendar days from the date the application was signed, the annuity rates will be the better of the rates in effect on:

- the date the application was signed **or**
- the date the annuity contract is issued

If **ALL** funds are not received in the home office within 60 calendar days, the annuity rates will be those rates in effect on the date the annuity contract is issued.