

Annuity applications received by Delaware Life will receive the interest rate as follows:

Cash with Application

Applications received by Delaware Life will be credited with the rate in effect using the later of:

- the date the application was signed, or
- the date the annuity contract is issued.

Transfers/1035 Exchanges (Carrier initiated)

If an application is received by Delaware Life and all funds are received within 60 calendar days from the client signature date, the client will be credited with the rate in effect using the later of:

- the date the application was signed, or
- the date the annuity contract is issued.

Client/Agent Ordered Funds (Non-carrier initiated)

If an Application is received by us and all funds are received within 60 calendar days from the client signature date, the client will be credited with the rate in effect using the later of:

- the date the application was signed, or
- the date the annuity contract is issued.

For client initiated IRA rollovers, Delaware Life requires a Transfer Form disclosing that Client/Agent Ordered Funds and any funds received are endorsed or made payable directly to Delaware Life.

For electronic business: the application signature date is the submit date.

For all business, please ensure that the application/paperwork is submitted "In Good Order."

- Use the New Business Checklist, included with every application, as a guide.
- Please be sure to provide all signatures required to complete the application. An application is not considered "received" without Delaware Life's receipt of a signed application, signed disclosure statement, and transfer paperwork if needed.
- Until a contract is issued and while any requirement remains outstanding, Delaware Life reserves the right to close out an application file and return all funds received to date. The application is considered void and will not be eligible for an interest rate lock.

If all funds are not received at Delaware Life within 60 calendar days for 1035 Exchanges/Transfers and Client/Agent ordered funds, the credited rates will be those rates in effect on the date the annuity contract is issued.