

United Life Rate Lock Guidelines

The effective date is the date we receive a scanned (fax or U*Mail) copy of the application and a copy of the check or the 1035 exchange form. We do not allow back-dating to get a higher rate. If the original check will be received after the cutoff date, it needs to be overnighted. The 1035 form holds the rate for 45 days from the date the application and 1035 exchange form are received. If the rates go up in the meantime, we do not give the higher rate.