

**Traditional FIXED  
Interest Rate Transition Rules for rates  
Effective Monday, January 13, 2025**

There are no transition rules associated with the rates effective on 1/13/2025, because these interest rates are either the same or more favorable than the previously communicated rates. Transfers and 1035 exchanges will continue to follow the 60-Calendar Day rule (75 days in New York) for funding, and will be issued with the "better of" Interest Rate associated with the application signed date, Definition of Replacement Date (NY), Agent Submission Date (Order Entry) or the effective date\*. (See New York Transition caveat below)

**\*Effective date is defined as the latter of the IGO (In Good Order) date of the contract or the receipt of funds.**

**IMPORTANT NOTE Regarding the Effective Date (date interest begins accruing):**

The effective date of the contract will be the latter of the IGO (In Good Order) date of the contract or the receipt of funding. IGO new business received with funds prior to market close (1 p.m. PT, 3 p.m. CT, 4 p.m. ET), will receive that day's date as the effective date. IGO new business received with funds after market close (1 p.m. PT, 3 p.m. CT, 4 p.m. ET), will receive the next business day as the effective date.

**New York Rate Transition:**

For New York non Regulation 60 submissions, the rate lock will be commenced with the earliest of the sign date of the Application, Definition of Replacement date, Agent Submission date (Order Entry). For Regulation 60 submissions, the 75 Calendar Day Rate Lock begins on the earliest of the Application signed date, the Definition of Replacement signed date or the Agent Submission date.

