

United Life Rate Lock Guidelines

Rates are held for 45 days from the date the application is date-stamped as received at United Life. If money is received within that 45-day period and the rates have changed, we will guarantee* the higher rate. If we do not receive the money within the 45-day period, we will guarantee* the rate in effect at the time the money is received.

Submissions must be received no later than 3 pm Central Time on the business day prior to the effective date of an interest rate decrease in order to hold the higher rate.

*Subject to the terms of the policy.