

Changes to our Rate Change Transition Rules

Effective September 15, 2009, the following changes will apply during a rate or product change:

- **All applications with checks and 1035 Exchange/Qualified Transfer paperwork must be signed and dated prior to the date of the rate change and received in good order at ING within 7 calendar days from the effective date of the rate change.**

Example: Client signs the application September 15th. Rate change is effective September 16th. If the application is received September 22nd or earlier, the business will receive the prior rate. If the application is received after September 22nd, the business will receive the new rate. If the client signs the application September 16th or after, the business will receive the new rate.

- **All order entry tickets must have a submit date with the order entry file prior to the date of the rate change and received in good order at ING within 7 calendar days from the effective date of the rate change.**

Example: Rep submits the ticket to their broker dealer on September 15th. Rate change is effective September 16th. If the "Submit Date" is September 15th or prior AND the AOE file is received by ING September 22nd or earlier, the business will receive the prior rate. If the "Submit Date" is after September 15th OR the AOE file is received by ING after September 22nd, the business will receive the new rate.

- **For applications received during the seven (7) calendar window, the 45 day rate hold begins the date the rate change is effective, regardless of when the application was received. The rate hold does NOT begin the date the application is received.**

Example: Client signs the 1035 application September 15th. Rate change is effective September 16th. The application is received by ING on September 22nd. The 45 day rate hold begins September 16th. The client has 38 days remaining in the 45 day rate hold.

- **ING Fixed Annuities will no longer accept fax or email applications to establish new policies. All business must be submitted via paper application or AOE (if available).**

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