

## **VALIC Rate Lock Procedures**

VALIC has a 60 day rate lock on all 1035 exchanges/transfers from the date that the application is signed, as long as the VALIC transfer paperwork is submitted with the application. If the rate has increased at the time of funds deposited, as long as the funds have been received within 60 days, the contract will receive the higher rate.

**\*The ProFlex annuity has NO RATE LOCK.**