

**INTERNATIONAL BROKERAGE AGENCIES, INC.**

2/25/10

**ANNUITIES EFFECTIVE 2/25/10**

Product	Guarantee Period (years)	Rate 1st year	Base Rate	Average Yield	Bailout Rate	Surrender Years	Comm. Lower old Ages	Approved in all states except:	Last Update
<b>AMERICAN GENERAL</b>	<b>A.A.M. Best Rating</b>								
Horizon Choice 5	5	2.60%	2.60%	2.60%	NA	5w	2.40%	NY, MD, MN, PA, WA	02.10.2010
Horizon Choice 7	7	3.05%	3.05%	3.05%	NA	7	4.50%	NY, MD, MN, PA, WA	02.10.2010
Horizon Choice 8	8	3.50%	3.50%	3.50%	NA	7	3.50%	NY, MD, MN, PA, WA	02.10.2010
Horizon Choice 9	9	3.85%	3.85%	3.85%	NA	7	2.65%	NY, MD, MN, PA, WA	02.10.2010
Horizon Choice 10	10	3.45%	3.45%	3.45%	NA	7	5.00%	NY, MD, MN, PA, WA	02.10.2010
Horizon MYG*	6	6.65%	2.65%	3.32%	NA	9	7.50%	AK, MN, NJ, NY, UT	02.10.2010
Horizon Plus 2004*	6	8.60%	2.60%	3.60%	NA	9	6.00%	MN, NJ, NY, OR, PA, UT, WA	02.10.2010
Horizon Select 5	5	2.85%	2.85%	2.85%	NA	5w	4.00%	AK, MN, NJ, NY, OR, PA, UT, WA	02.10.2010
Horizon Select 7	7	3.45%	3.45%	3.45%	NA	7w	4.00%	AK, MN, NJ, NY, OR, PA, UT, WA	02.10.2010
Horizon Select 10	10	3.75%	3.75%	3.75%	NA	10	4.00%	AK, MN, NJ, NY, OR, PA, UT, WA	02.10.2010
<b>AMERICAN NATIONAL</b>	<b>A+ A.M. Best Rating</b>								
Palladium MYG 3**	3	2.40%	2.40%	2.40%	NA	3w	1.50%	NY, UT	05.05.2009
Palladium MYG3, 100k+**	3	2.50%	2.50%	2.50%	NA	3w	1.50%	NY, UT	05.05.2009
Palladium MYG 4**	4	2.70%	2.70%	2.70%	NA	4w	2.00%	NY, UT	05.05.2009
Palladium MYG 4, 100k+**	4	2.80%	2.80%	2.80%	NA	4w	2.00%	NY, UT	05.05.2009
Palladium MYG 5**	5	4.05%	3.05%	3.25%	NA	5w	4.00%	NY, UT	05.05.2009
Palladium MYG 5**	5	4.15%	3.15%	3.35%	NA	5w	4.00%	NY, UT	05.05.2009
Palladium MYG 6**	6	3.70%	3.70%	3.70%	NA	6w	2.50%	NY, UT	05.05.2009
Palladium MYG 6, 100k+**	6	3.80%	3.80%	3.80%	NA	6w	2.50%	NY, UT	05.05.2009
Palladium MYG 7**	7	4.80%	3.80%	3.94%	NA	7w	2.50%	NY, UT	05.05.2009
Palladium MYG 7, 100k+**	7	4.90%	3.90%	4.05%	NA	7w	2.50%	NY, UT	05.05.2009
Palladium MYG 8**	8	4.15%	4.15%	4.15%	NA	8w	2.50%	NY, UT	05.05.2009
Palladium MYG 8, 100k+**	8	4.25%	4.25%	4.25%	NA	8w	2.50%	NY, UT	05.05.2009
Palladium MYG 9**	9	5.65%	3.65%	3.87%	NA	9w	3.00%	NY, UT	05.05.2009
Palladium MYG 9, 100k+**	9	5.75%	3.75%	3.98%	NA	9w	3.00%	NY, UT	05.05.2009
Palladium MYG 10**	10	5.20%	4.20%	4.30%	NA	10	4.00%	NY, UT	09.22.2009
Palladium MYG 10, 100k+**	10	5.30%	4.30%	4.40%	NA	10	4.00%	NY, UT	09.22.2009
<b>GENWORTH</b>	<b>A+ A.M. Best Rating</b>								
SecureLiving Liberty 1 <100k	1	4.00%	2.50%	2.62%	2.35% <sup>1</sup>	6	3.00%	CT, MN, MS, NV	02.10.2010
SecureLiving Liberty 1 100k-249,999	1	4.50%	2.50%	2.71%	2.35% <sup>1</sup>	6	3.00%	CT, MN, MS, NV	02.10.2010
SecureLiving Liberty 1 250k+	1	5.00%	2.50%	2.79%	2.35% <sup>1</sup>	6	3.00%	CT, MN, MS, NV	02.10.2010
SecureLiving Liberty 3 <100k	3	3.00%	2.50%	2.67%	2.35% <sup>1</sup>	6	3.00%	CT, MN, MS, NV	02.10.2010
SecureLiving Liberty 3 100k-249,999	3	3.15%	2.50%	2.75%	2.35% <sup>1</sup>	6	3.00%	CT, MN, MS, NV	02.10.2010
SecureLiving Liberty 3 250k+	3	3.25%	2.50%	2.80%	2.35% <sup>1</sup>	6	3.00%	CT, MN, MS, NV	02.10.2010
SecureLiving Liberty 5 <100k	5	2.75%	2.50%	2.68%	2.35% <sup>1</sup>	6	3.00%	CT, MN, MS, NV	02.10.2010
SecureLiving Liberty 5 100k-249,999	5	2.90%	2.50%	2.81%	2.35% <sup>1</sup>	6	3.00%	CT, MN, MS, NV	02.10.2010
SecureLiving Liberty 5 250k+	5	3.00%	2.50%	2.89%	2.35% <sup>1</sup>	6	3.00%	CT, MN, MS, NV	02.10.2010
SecureLiving SmartRate <50K	3	2.75%	2.75%	2.75%	NA	7	4.50%	MS, NY, - Rates N/A in OR, WA	02.10.2010
SecureLiving SmartRate 50K-99,999	3	2.85%	2.85%	2.85%	NA	7	4.50%	MS, NY, - Rates N/A in OR, WA	02.10.2010
SecureLiving SmartRate 100K+	3	2.95%	2.95%	2.95%	NA	7	4.50%	MS, NY, - Rates N/A in OR, WA	02.10.2010
SecureLiving SmartRate <50K	5	2.40%	2.40%	2.40%	NA	7	4.50%	MS, NY, - Rates N/A in OR, WA	02.10.2010
SecureLiving SmartRate 50K-99,999	5	2.50%	2.50%	2.50%	NA	7	4.50%	MS, NY, - Rates N/A in OR, WA	02.10.2010
SecureLiving SmartRate 100K+	5	2.60%	2.60%	2.60%	NA	7	4.50%	MS, NY, - Rates N/A in OR, WA	02.10.2010

Notes: \* Guarantee period differs from surrender period. Average yield listed is to Gura

Notes: \*\* Rates vary in some states, see rates and approvals section

Notes: 1 Effective yield is calculated over a 6 year period, using the initial guaranteed rate and the bailout rate for the remaining years during the surrender period.

Notes: Rates are subject to change at any time without notice

Notes: w indicates a surrender charge "window" at the end of the guarantee period

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<b>UNITED OF OMAHA</b>	A+ A.M. Best Rating								
Ultra Secure 5	5	3.20%	2.20%	2.40%	NA	5	3.50%	CT, MD, MA, MN, NH, NJ, OK, OR, PA, PR, SC, VT, VI, WA	02.10.2010
Ultra Secure 5, 100k+	5	3.35%	2.35%	2.55%	NA	5	3.50%	CT, MD, MA, MN, NH, NJ, OK, OR, PA, PR, SC, VT, VI, WA	02.10.2010
Ultra Secure 7	7	2.85%	2.85%	2.85%	NA	7	3.50%	CT, MD, MA, MN, NH, NJ, OK, OR, PA, PR, SC, VT, VI, WA	02.10.2010
Ultra Secure 7, 100k+	7	3.00%	3.00%	3.00%	NA	7	3.50%	CT, MD, MA, MN, NH, NJ, OK, OR, PA, PR, SC, VT, VI, WA	02.10.2010
<b>WEST COAST LIFE</b>	A+ A.M. Best Rating								
Sure Advantage	3	1.50%	1.50%	1.50%	NA	3w	1.50%	DE, MN, MS, NY, VT	02.10.2010
Sure Advantage, 100K+	3	2.01%	1.50%	1.67%	NA	3w	1.50%	DE, MN, MS, NY, VT	02.10.2010
Sure Advantage	4	1.75%	1.75%	1.75%	NA	4w	2.00%	DE, MN, MS, NY, VT	02.10.2010
Sure Advantage, 100K+	4	2.26%	1.75%	1.88%	NA	4w	2.00%	DE, MN, MS, NY, VT	02.10.2010
Sure Advantage	5	2.60%	2.60%	2.60%	NA	5w	3.00%	DE, MN, MS, NY, VT	02.25.2010
Sure Advantage, 100K+	5	3.63%	2.60%	2.80%	NA	5w	3.00%	DE, MN, MS, NY, VT	02.25.2010
Sure Advantage	6	2.90%	2.90%	2.90%	NA	6w	3.00%	DE, MN, MS, NY, VT	02.25.2010
Sure Advantage, 100K+	6	3.93%	2.90%	3.07%	NA	6w	3.00%	DE, MN, MS, NY, VT	02.25.2010
Sure Advantage	7	3.30%	3.30%	3.30%	NA	7w	3.00%	DE, MN, MS, NY, VT	02.25.2010
Sure Advantage, 100K+	7	4.33%	3.30%	3.45%	NA	7w	3.00%	DE, MN, MS, NY, VT	02.25.2010
Sure Advantage	8	3.60%	3.60%	3.60%	NA	8w	3.00%	DE, MN, MS, NY, VT	02.25.2010
Sure Advantage, 100K+	8	4.64%	3.60%	3.73%	NA	8w	3.00%	DE, MN, MS, NY, VT	02.25.2010
Sure Advantage	9	3.85%	3.85%	3.85%	NA	9w	3.00%	DE, MN, MS, NY, VT	02.25.2010
Sure Advantage, 100K+	9	4.89%	3.85%	3.96%	NA	9w	3.00%	DE, MN, MS, NY, VT	02.25.2010
Sure Advantage	10	4.00%	4.00%	4.00%	NA	10w	3.00%	DE, MN, MS, NY, VT	02.25.2010
Sure Advantage, 100K+	10	5.04%	4.00%	4.10%	NA	10w	3.00%	DE, MN, MS, NY, VT	02.25.2010

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