

INTERNATIONAL BROKERAGE AGENCIES, INC.

7/1/09

ANNUITIES EFFECTIVE 7/6/2009

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
AMERICAN GENERAL	A.A.M. Best Rating								
Horizon Choice 5	5	3.50%	3.50%	3.50%	NA	5w	2.40%	NY, MD, MN, PA, WA	05.13.2009
Horizon Choice 7	7	3.90%	3.90%	3.90%	NA	7	4.50%	NY, MD, MN, PA, WA	07.01.2009
Horizon Choice 8	8	4.30%	4.30%	4.30%	NA	7	3.50%	NY, MD, MN, PA, WA	07.01.2009
Horizon Choice 9	9	4.65%	4.65%	4.65%	NA	7	2.65%	NY, MD, MN, PA, WA	07.01.2009
Horizon Choice 10	10	4.25%	4.25%	4.25%	NA	7	5.00%	NY, MD, MN, PA, WA	07.01.2009
Horizon MYG*	6	7.50%	3.50%	4.17%	NA	9	7.50%	AK, MN, NJ, NY, UT	07.01.2009
Horizon Plus 2004*	6	9.50%	3.50%	4.50%	NA	9	6.00%	MN, NJ, NY, OR, PA, UT, WA	07.01.2009
Horizon Select 5	5	3.65%	3.65%	3.65%	NA	5w	4.00%	AK, MN, NJ, NY, OR, PA, UT, WA	07.01.2009
Horizon Select 7	7	4.20%	4.20%	4.20%	NA	7w	4.00%	AK, MN, NJ, NY, OR, PA, UT, WA	07.01.2009
Horizon Select 10	10	4.40%	4.40%	4.40%	NA	10	4.00%	AK, MN, NJ, NY, OR, PA, UT, WA	07.01.2009
AMERICAN NATIONAL	A+ A.M. Best Rating								
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	5.40%	4.40%	4.50%	NA	10	4.00%	NY, UT	06.30.2009
Palladium MYG 10, 100k+**	10	5.50%	4.50%	4.60%	NA	10	4.00%	NY, UT	06.30.2009
GENWORTH	A+ A.M. Best Rating								
SecureLiving Liberty 1 <100k	1	5.05%	3.55%	3.80%	3.55% ¹	6	3.00%	CT, MN, MS, NV	4.14.2009
SecureLiving Liberty 1 100k-249,999	1	5.55%	3.55%	3.88%	3.55% ¹	6	3.00%	CT, MN, MS, NV	4.14.2009
SecureLiving Liberty 1 250k+	1	6.05%	3.55%	3.96%	3.55% ¹	6	3.00%	CT, MN, MS, NV	4.14.2009
SecureLiving Liberty 3 <100k	3	3.90%	3.40%	3.65%	3.40% ¹	6	3.00%	CT, MN, MS, NV	4.14.2009
SecureLiving Liberty 3 100k-249,999	3	4.05%	3.40%	3.72%	3.40% ¹	6	3.00%	CT, MN, MS, NV	4.14.2009
SecureLiving Liberty 3 250k+	3	4.15%	3.40%	3.77%	3.40% ¹	6	3.00%	CT, MN, MS, NV	4.14.2009
SecureLiving Liberty 5 <100k	5	3.65%	3.40%	3.61%	3.40% ¹	6	3.00%	CT, MN, MS, NV	4.14.2009
SecureLiving Liberty 5 100k-249,999	5	3.80%	3.40%	3.73%	3.40% ¹	6	3.00%	CT, MN, MS, NV	4.14.2009
SecureLiving Liberty 5 250k+	5	3.90%	3.40%	3.82%	3.40% ¹	6	3.00%	CT, MN, MS, NV	4.14.2009
SecureLiving SmartRate <50K	3	3.75%	3.75%	3.75%	NA	7	4.50%	MS, NY, - Rates N/A in OR, WA	4.14.2009
SecureLiving SmartRate 50K-99,999	3	3.85%	3.85%	3.85%	NA	7	4.50%	MS, NY, - Rates N/A in OR, WA	4.14.2009
SecureLiving SmartRate 100K+	3	3.95%	3.95%	3.95%	NA	7	4.50%	MS, NY, - Rates N/A in OR, WA	04.28.2009
SecureLiving SmartRate <50K	5	3.35%	3.35%	3.35%	NA	7	4.50%	MS, NY, - Rates N/A in OR, WA	04.28.2009
SecureLiving SmartRate 50K-99,999	5	3.45%	3.45%	3.45%	NA	7	4.50%	MS, NY, - Rates N/A in OR, WA	04.28.2009
SecureLiving SmartRate 100K+	5	3.55%	3.55%	3.55%	NA	7	4.50%	MS, NY, - Rates N/A in OR, WA	04.28.2009

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

Notes: ** NACOLAH Commissions vary in some states, see commission schedule

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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LINCOLN BENEFIT	A+ A.M. Best Rating								
Tactician Plus 5	5	5.00%	3.00%	3.40%	NA	5w	4.00%	NY	05.01.2009
Tact. Plus 5 100K+	5	6.00%	3.00%	3.60%	NA	5w	4.00%	NY	05.01.2009
Tactician Plus 6	6	3.75%	3.75%	3.75%	NA	6w	2.00%	NY	03.30.2009
Tact Plus 6 100K+	6	4.75%	3.75%	3.92%	NA	6w	2.00%	NY	03.30.2009
Tactician Plus 7	7	4.40%	4.40%	3.54%	NA	7w	4.00%	NY	12.09.2008
Tact. Plus 7 100K+	7	5.40%	4.40%	3.69%	NA	7w	4.00%	NY	12.09.2008
Tactician Plus 8	8	4.90%	3.40%	3.59%	NA	8w	4.00%	NY	12.09.2008
Tact. Plus 8 100K+	8	5.90%	3.40%	3.71%	NA	8w	4.00%	NY	12.09.2008
Tactician Plus 9	9	7.50%	3.50%	3.94%	NA	9w	2.00%	NY	12.09.2008
Tact. Plus 9 100K+	9	8.50%	3.50%	4.06%	NA	9w	2.00%	NY	12.09.2008
Tactician Plus 10	10	4.60%	3.60%	3.70%	NA	10	4.00%	NY	03.30.2009
Tact. Plus 10 100K+	10	5.60%	3.60%	3.80%	NA	10	4.00%	NY	03.30.2009
UNITED OF OMAHA	A+ A.M. Best Rating								
Ultraannuity	3	3.35%	3.35%	3.35%	NA	6	3.50%	MA, NH, NJ, OR, PR, SC, UT, VI, WA	04.14.2009
Ultra Secure 5	5	3.85%	2.85%	3.05%	NA	5	3.50%	CT, MD, MA, MN, NH, NJ, OK, OR, PA, PR, SC, VT, VI, WA	04.30.2009
Ultra Secure 5, 100k+	5	4.00%	3.00%	3.20%	NA	5	3.50%	CT, MD, MA, MN, NH, NJ, OK, OR, PA, PR, SC, VT, VI, WA	04.30.2009
Ultra Secure 7	7	3.45%	3.45%	3.45%	NA	7	3.50%	CT, MD, MA, MN, NH, NJ, OK, OR, PA, PR, SC, VT, VI, WA	04.30.2009
Ultra Secure 7, 100k+	7	3.60%	3.60%	3.60%	NA	7	3.50%	CT, MD, MA, MN, NH, NJ, OK, OR, PA, PR, SC, VT, VI, WA	04.30.2009
WEST COAST LIFE	A+ A.M. Best Rating								
Sure Advantage	2	1.50%	1.50%	1.50%	NA	2w	1.00%	DE, MN, MS, NY, VT	05.19.2009
Sure Advantage, 100K+	2	2.01%	1.50%	1.75%	NA	2w	1.00%	DE, MN, MS, NY, VT	05.19.2009
Sure Advantage	3	2.60%	2.60%	2.60%	NA	3w	1.50%	DE, MN, MS, NY, VT	05.19.2009
Sure Advantage, 100K+	3	3.11%	2.60%	2.77%	NA	3w	1.50%	DE, MN, MS, NY, VT	05.19.2009
Sure Advantage	4	2.90%	2.90%	2.90%	NA	4w	2.00%	DE, MN, MS, NY, VT	06.28.2009
Sure Advantage, 100K+	4	3.41%	2.90%	3.03%	NA	4w	2.00%	DE, MN, MS, NY, VT	06.28.2009
Sure Advantage	5	3.20%	3.20%	3.20%	NA	5w	3.00%	DE, MN, MS, NY, VT	06.28.2009
Sure Advantage, 100K+	5	4.23%	3.20%	3.41%	NA	5w	3.00%	DE, MN, MS, NY, VT	06.28.2009
Sure Advantage	6	3.50%	3.50%	3.50%	NA	6w	3.00%	DE, MN, MS, NY, VT	06.28.2009
Sure Advantage, 100K+	6	4.54%	3.50%	3.67%	NA	6w	3.00%	DE, MN, MS, NY, VT	06.28.2009
Sure Advantage	7	3.75%	3.75%	3.75%	NA	7w	3.00%	DE, MN, MS, NY, VT	06.28.2009
Sure Advantage, 100K+	7	4.79%	3.75%	3.90%	NA	7w	3.00%	DE, MN, MS, NY, VT	06.28.2009
Sure Advantage	8	4.05%	4.05%	4.05%	NA	8w	3.00%	DE, MN, MS, NY, VT	06.28.2009
Sure Advantage, 100K+	8	5.09%	4.05%	4.18%	NA	8w	3.00%	DE, MN, MS, NY, VT	06.28.2009
Sure Advantage	9	4.20%	4.20%	4.20%	NA	9w	3.00%	DE, MN, MS, NY, VT	06.28.2009
Sure Advantage, 100K+	9	5.24%	4.20%	4.32%	NA	9w	3.00%	DE, MN, MS, NY, VT	06.28.2009
Sure Advantage	10	4.35%	4.35%	4.35%	NA	10w	3.00%	DE, MN, MS, NY, VT	06.28.2009
Sure Advantage, 100K+	10	5.39%	4.35%	4.45%	NA	10w	3.00%	DE, MN, MS, NY, VT	06.28.2009

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