

INTERNATIONAL BROKERAGE AGENCIES, INC.

1/28/10

ANNUITIES EFFECTIVE 1/28/10

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
AMERICAN GENERAL									
A.A.M. Best Rating									
Horizon Choice 5	5	2.85%	2.85%	2.85%	NA	5w	2.40%	NY, MD, MN, PA, WA	01.18.2010
Horizon Choice 7	7	3.30%	3.30%	3.30%	NA	7	4.50%	NY, MD, MN, PA, WA	01.18.2010
Horizon Choice 8	8	3.75%	3.75%	3.75%	NA	7	3.50%	NY, MD, MN, PA, WA	01.18.2010
Horizon Choice 9	9	4.10%	4.10%	4.10%	NA	7	2.65%	NY, MD, MN, PA, WA	01.18.2010
Horizon Choice 10	10	3.70%	3.70%	3.70%	NA	7	5.00%	NY, MD, MN, PA, WA	01.18.2010
Horizon MYG*	6	6.90%	2.90%	3.57%	NA	9	7.50%	AK, MN, NJ, NY, UT	01.18.2010
Horizon Plus	6	8.85%	2.85%	3.85%	NA	9	6.00%	MN, NJ, NY, OR, PA, UT, WA	01.18.2010
Horizon Select 5	5	3.10%	3.10%	3.10%	NA	5w	4.00%	AK, MN, NJ, NY, OR, PA, UT, WA	01.18.2010
Horizon Select 7	7	3.70%	3.70%	3.70%	NA	7w	4.00%	AK, MN, NJ, NY, OR, PA, UT, WA	01.18.2010
Horizon Select 10	10	4.00%	4.00%	4.00%	NA	10	4.00%	AK, MN, NJ, NY, OR, PA, UT, WA	01.18.2010
AMERICAN NATIONAL									
A+ A.M. Best Rating									
Palladium MYG 3**	3	2.00%	2.00%	2.00%	NA	3w	1.50%	NY, UT	11.10.2009
Palladium MYG3, 100k+**	3	2.10%	2.10%	2.20%	NA	3w	1.50%	NY, UT	11.10.2009
Palladium MYG 4**	4	2.15%	2.15%	2.40%	NA	4w	2.00%	NY, UT	11.10.2009
Palladium MYG 4, 100k+**	4	2.25%	2.25%	2.50%	NA	4w	2.00%	NY, UT	11.10.2009
Palladium MYG 5**	5	3.50%	2.50%	2.70%	NA	5w	4.00%	NY, UT	11.10.2009
Palladium MYG 5**	5	3.60%	2.60%	2.80%	NA	5w	4.00%	NY, UT	11.10.2009
Palladium MYG 6**	6	3.15%	3.15%	3.15%	NA	6w	2.50%	NY, UT	11.10.2009
Palladium MYG 6, 100k+**	6	3.25%	3.25%	3.25%	NA	6w	2.50%	NY, UT	11.10.2009
Palladium MYG 7**	7	4.25%	3.25%	3.39%	NA	7w	2.50%	NY, UT	11.10.2009
Palladium MYG 7, 100k+**	7	4.35%	3.35%	3.49%	NA	7w	2.50%	NY, UT	11.10.2009
Palladium MYG 8**	8	3.60%	3.60%	3.60%	NA	8w	2.50%	NY, UT	11.10.2009
Palladium MYG 8, 100k+**	8	3.70%	3.70%	3.70%	NA	8w	2.50%	NY, UT	11.10.2009
Palladium MYG 9**	9	5.10%	3.10%	3.32%	NA	9w	3.00%	NY, UT	11.10.2009
Palladium MYG 9, 100k+**	9	5.20%	3.20%	3.42%	NA	9w	3.00%	NY, UT	11.10.2009
Palladium MYG 10**	10	4.45%	3.45%	3.55%	NA	10	4.00%	NY, UT	11.10.2009
Palladium MYG 10, 100k+**	10	4.55%	4.45%	3.65%	NA	10	4.00%	NY, UT	11.10.2009
GENWORTH									
A+ A.M. Best Rating									
SecureLiving Liberty 1 <100k	1	4.15%	2.65%	2.77%	2.50% ¹	6	3.00%	CT, MN, MS, NV	01.18.2010
SecureLiving Liberty 1 100k-249,999	1	4.65%	2.65%	2.86%	2.50% ¹	6	3.00%	CT, MN, MS, NV	01.18.2010
SecureLiving Liberty 1 250k+	1	5.15%	2.65%	2.94%	2.50% ¹	6	3.00%	CT, MN, MS, NV	01.18.2010
SecureLiving Liberty 3 <100k	3	3.15%	2.65%	2.82%	2.50% ¹	6	3.00%	CT, MN, MS, NV	01.18.2010
SecureLiving Liberty 3 100k-249,999	3	3.30%	2.65%	2.90%	2.50% ¹	6	3.00%	CT, MN, MS, NV	01.18.2010
SecureLiving Liberty 3 250k+	3	3.40%	2.65%	2.95%	2.50% ¹	6	3.00%	CT, MN, MS, NV	01.18.2010
SecureLiving Liberty 5 <100k	5	2.90%	2.65%	2.83%	2.50% ¹	6	3.00%	CT, MN, MS, NV	01.18.2010
SecureLiving Liberty 5 100k-249,999	5	3.05%	2.65%	2.96%	2.50% ¹	6	3.00%	CT, MN, MS, NV	01.18.2010
SecureLiving Liberty 5 250k+	5	3.15%	2.65%	3.04%	2.50% ¹	6	3.00%	CT, MN, MS, NV	01.18.2010
SecureLiving SmartRate <50K	3	3.05%	3.05%	3.05%	NA	7	4.50%	MS, NY, - Rates N/A in OR, WA	01.18.2010
SecureLiving SmartRate 50K-99,999	3	3.15%	3.15%	3.15%	NA	7	4.50%	MS, NY, - Rates N/A in OR, WA	01.18.2010
SecureLiving SmartRate 100K+	3	3.25%	3.25%	3.25%	NA	7	4.50%	MS, NY, - Rates N/A in OR, WA	01.18.2010
SecureLiving SmartRate <50K	5	2.50%	2.50%	2.50%	NA	7	4.50%	MS, NY, - Rates N/A in OR, WA	01.18.2010
SecureLiving SmartRate 50K-99,999	5	2.60%	2.60%	2.60%	NA	7	4.50%	MS, NY, - Rates N/A in OR, WA	01.18.2010
SecureLiving SmartRate 100K+	5	2.70%	2.70%	2.70%	NA	7	4.50%	MS, NY, - Rates N/A in OR, WA	01.18.2010

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

INTERNATIONAL BROKERAGE AGENCIES, INC.

1/28/10

ANNUITIES EFFECTIVE 1/28/10

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
UNITED OF OMAHA	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	01.18.2009
Ultra Secure 5, 100k+	5	3.30%	2.30%	2.50%	NA	5	3.50%	CT, MD, MA, MN, NH, NJ, OK, OR, PA, PR, SC, VT, VI, WA	01.18.2009
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	01.18.2009
WEST COAST LIFE	A+ A.M. Best Rating								
Sure Advantage	3	1.50%	1.50%	1.50%	NA	3w	1.50%	DE, MN, MS, NY, VT	11.09.2009
Sure Advantage, 100K+	3	2.01%	1.50%	1.67%	NA	3w	1.50%	DE, MN, MS, NY, VT	11.09.2009
Sure Advantage	4	1.75%	1.75%	1.75%	NA	4w	2.00%	DE, MN, MS, NY, VT	11.09.2009
Sure Advantage, 100K+	4	2.26%	1.75%	1.88%	NA	4w	2.00%	DE, MN, MS, NY, VT	11.09.2009
Sure Advantage	5	2.30%	2.30%	2.30%	NA	5w	3.00%	DE, MN, MS, NY, VT	11.09.2009
Sure Advantage, 100K+	5	3.32%	2.30%	2.50%	NA	5w	3.00%	DE, MN, MS, NY, VT	11.09.2009
Sure Advantage	6	2.45%	2.45%	2.45%	NA	6w	3.00%	DE, MN, MS, NY, VT	11.09.2009
Sure Advantage, 100K+	6	3.47%	2.45%	2.62%	NA	6w	3.00%	DE, MN, MS, NY, VT	11.09.2009
Sure Advantage	7	2.70%	2.70%	2.70%	NA	7w	3.00%	DE, MN, MS, NY, VT	11.09.2009
Sure Advantage, 100K+	7	3.73%	2.70%	2.85%	NA	7w	3.00%	DE, MN, MS, NY, VT	11.09.2009
Sure Advantage	8	3.50%	3.50%	3.50%	NA	8w	3.00%	DE, MN, MS, NY, VT	01.28.2010
Sure Advantage, 100K+	8	4.54%	3.50%	3.63%	NA	8w	3.00%	DE, MN, MS, NY, VT	01.28.2010
Sure Advantage	9	3.55%	3.55%	3.55%	NA	9w	3.00%	DE, MN, MS, NY, VT	01.28.2010
Sure Advantage, 100K+	9	4.59%	3.55%	3.66%	NA	9w	3.00%	DE, MN, MS, NY, VT	01.28.2010
Sure Advantage	10	3.80%	3.80%	3.80%	NA	10w	3.00%	DE, MN, MS, NY, VT	01.28.2010
Sure Advantage, 100K+	10	4.84%	3.80%	3.90%	NA	10w	3.00%	DE, MN, MS, NY, VT	01.28.2010

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: Rates are subject to change at any time without notice

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