

***This material was not intended or written to be used, and cannot be used, to avoid penalties imposed under the Internal Revenue Code. This material was written to support the promotion or marketing of the products, services, and/or concepts addressed in this material. Anyone to whom this material is promoted, marketed, or recommended should consult with and rely solely on their own independent advisors regarding their particular situations and the concepts presented here.***

*Transamerica Occidental Life Insurance Company ("Transamerica") and its representatives do not give ERISA, tax, or legal advice. The material in this booklet and the concepts presented here are provided for informational purposes only and should not be construed as ERISA, tax, or legal advice.*

*Discussions of the various planning strategies and issues are based on our understanding of the applicable federal income, gift, and estate tax laws in effect at the time of publication. However, these laws are subject to interpretation and change, and there is no guarantee that the relevant tax authorities will accept Transamerica's interpretations. Additionally, the information presented here does not take into consideration the general tax and ERISA provisions applicable to qualified retirement plans or the applicable state laws of clients and prospects.*

*Although care is taken in preparing this material and presenting it accurately, Transamerica disclaims any liability with respect to it. This information is current as of July 2006.*

*Life insurance and annuity policies issued by Transamerica Occidental Life Insurance Company, Cedar Rapids, IA 52499. All policies may not be available in all jurisdictions.*

**Contact a Transamerica representative today!**



Transamerica Occidental Life Insurance Company

OLA 1292 0706 412(i) Guarantee Your Retirement



Guarantee  
Your Retirement



Transamerica Occidental Life Insurance Company

Everyone recognizes the importance of saving for retirement. But the demands of family and work—like paying for college or running your own business—often seem to get in the way of saving enough for the future.

If you are involved in a small or closely held business, it's likely that in the early years, all of your profits went back into the business. Now that your business is established and generating a reliable income stream, there's a new opportunity to explore a retirement savings strategy that is ideal for a small business owner.

Do you need to jump-start your retirement savings with significant, tax-deductible contributions? Do you also need to provide valuable life insurance protection to give you and your family peace of mind?

Transamerica Occidental Life Insurance Company offers an approach to a fully insured retirement plan that can help you address both of these needs.

### What Is an Internal Revenue Code Section 412(i) Plan?

A 412(i) plan is a qualified defined benefit retirement plan that offers guaranteed monthly benefits through the purchase of annuity contracts or a combination of annuities and life insurance. It's an ideal retirement plan for small business owners, independent contractors, or highly paid professionals who can afford large, up-front, tax-deductible contributions. This is especially true for those who have a short period of time to save for retirement.

### So Many Ways to Benefit

Section 412(i) plans offer you a wide range of benefits, including:

- Easy to understand. On a 412(i) statement, what you see is what you get, since the values are always guaranteed.
- Guaranteed retirement income. An advantage for older small business owners who typically invest conservatively.
- Easy and cost-effective administration.
- Life insurance completes the picture. When a 412(i) plan includes life insurance, the death benefit can replace your current earnings and offer valuable protection for your family.



### Is a 412(i) Plan Right for You?

You may want to consider setting up a 412(i) plan if you are a small business owner, independent contractor, or highly paid professional...

- with few or no employees,
- who would like to build up a large retirement fund quickly,
- who wants to make large, up-front, tax-deductible contributions,
- operating a stable, highly profitable business, and
- are within 10 to 15 years of retirement age.

### Guarantee Your Retirement Today!

With so many ways to benefit, it's easy to see how a 412(i) plan can help you make the most of your retirement savings. To find out how you can take advantage of guaranteed, tax-deductible benefits, ask your Transamerica representative for "The 412(i) Fully Insured Plan Program Highlights" brochure.

