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Contact a Transamerica representative today!



Guarantee
Your Retirement



Transamerica Occidental Life Insurance Company

OLA 1292 0706 412(i) Guarantee Your Retirement



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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.

