

The Whole Nine Yards.

Offer more with a 9% cap.

Select Index 500[®]

A Single Premium Deferred Annuity from Transamerica Occidental Life Insurance Company

Attractive Cap

- ▶ The Equity Indexed Account offers the potential for interest earnings based upon any increase, up to a cap of the S&P 500[®]—**currently at 9.00%!**
- ▶ An annual reset design with a cap.
- ▶ Always 100% market participation, up to the cap.
- ▶ Index: Standard & Poor's 500 Composite Stock Price Index (excluding dividends). Negative index change will not change the value of the Equity Indexed Account.

Built-in Flexibility

- ▶ May also allocate premium to a Guaranteed Interest Account*—currently at 4.00% (effective annual interest rate)! The current interest rate is guaranteed for one year and will never fall below 1.50%.
- ▶ Ability to move funds between the Equity Indexed Account and Guaranteed Interest Account on policy anniversaries.
- ▶ 60-day cap rate lock for 1035 exchanges (beginning on application date).

Cap Bailout

- ▶ If annual cap rate goes below the cap bailout rate in any policy year, we waive surrender charges for the first 30 days of that policy year.
For new policies, the cap bailout rate is currently 6%!

Available Liquidity**

- ▶ Policy value at death or after Company-imposed 10-year surrender charge period.
- ▶ Annuitization options available after first policy anniversary.
- ▶ 10% surrender-charge-free withdrawals of policy value on prior policy anniversary each year after first policy year
- ▶ 100% surrender-charge-free withdrawals and surrenders for Nursing Care (owner and/or spouse) & Terminal Condition Withdrawal Options after first policy year



Transamerica Occidental Life Insurance Company

PSI 3245 0308

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For more information, contact us at:

* All guarantees are based on the claims paying ability of Transamerica Occidental Life Insurance Company.

** Withdrawals of taxable amounts are subject to ordinary income tax and if taken prior to age 59½, a federal tax penalty may apply. Any withdrawals made from the Equity Indexed Account prior to the end of the policy year will not be credited interest for that policy year. Nursing Care and Terminal Condition Withdrawal Options ("Options") available beginning in the second year; restrictions may apply and options not available in all jurisdictions. Surrender charge period is 8 years in IN and MD.

The guaranteed cash values will always be at least as great as the minimum cash values required by your state.

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Select Index 500® (Policy Form No. AS736 107 98 803, FL Policy Form No. AS739 107 98 803, OR Policy Form No. AS768 107 98 803) is a single premium deferred annuity issued by Transamerica Occidental Life Insurance Company, Cedar Rapids, IA 52499. Policy form and number may vary, and this product may not be available in all jurisdictions. Not available in New York. This product is not an investment in the stock market and does not purchase shares of stocks or shares of a stock index fund.



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