

Innovation, Quality and Commitment

100 Years of Helping People Plan for the Future

Throughout its 100-year history, Transamerica Occidental Life Insurance Company has led the insurance industry with its innovative approach to developing products and services that help customers create a better future.

“What we’re really all about is innovation, quality and commitment,” notes Transamerica Occidental Life’s Chief Marketing

Record Gains Reported By Occidental

Life Insurance Company's Business Beyond National Results

Estimates place the production of new life insurance business between 25 and 28 percent below the first quarter of last year. Occidental Life Insurance Company reported an increase of new business of 48 percent in May and an increase for the first five months of this year.

Despite devastating economic conditions in the early 1930s, articles similar to this reported that Occidental's term life product was important to consumers.

Officer Bill Tate. “Consistently honoring long-term commitments is one of the principles that guided our company during its first 100 years. We believe it’s very important to our customers today, who are counting on us to help provide financial security now and for generations to come.”

IT BEGAN WITH TERM LIFE INSURANCE

While the industry was saying “no” to term life insurance, Transamerica Occidental Life said “yes.” In the 1920s, the company designed an affordable product that provided protection during a specified period of time.

Despite industry doubt about the product’s appeal, Transamerica Occidental Life was undeterred.

Consumers responded to the new product, and sales were strong—even through the Great Depression. It was clear the company was addressing an important need that other insurance carriers had chosen to ignore. Today, term is a cornerstone of the life insurance industry.

UNIVERSALLY SOLID

In the 1970s, the company had a solid reputation as a leader in term, but it was clearly time to diversify. After several years of research, Transamerica Occidental Life became the first major carrier to introduce universal life insurance. Since then, universal life has enabled millions of families to build savings to pay for their children’s college education and create estate plans to provide for their heirs.



Occidental's first Home Office staff set the standard for a tradition of superior client service.

BUILDING A SOLID FUTURE

In addition to providing essential protection in the event of a breadwinner’s premature death, the affiliated companies of Transamerica are focused on helping people build solid financial futures.

Policy owners have turned hard-earned savings into guaranteed retirement

income streams with

fixed and variable annuities offered by Transamerica Occidental Life and with other affiliated companies.

But families aren’t the only ones to benefit from Transamerica’s innovative products and services. Transamerica

companies have also built reputations as industry leaders by providing business owners with the financial tools to safeguard their companies and employees with a variety of defined-contribution and defined-benefit retirement plans. Other offerings include plans for business succession, executive compensation, and supplemental life insurance.

“Transamerica Occidental Life has products and services to fit most financial situations,” adds Paula Nelson, president of Transamerica Capital, Inc. “We encourage individuals, families and business owners to take the time today to create financial peace of mind for tomorrow.”





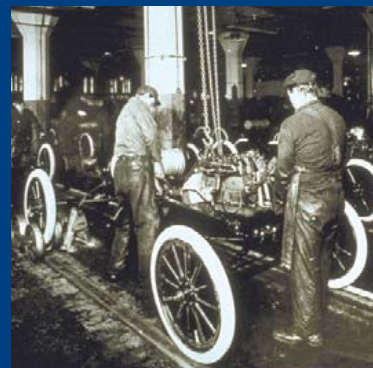
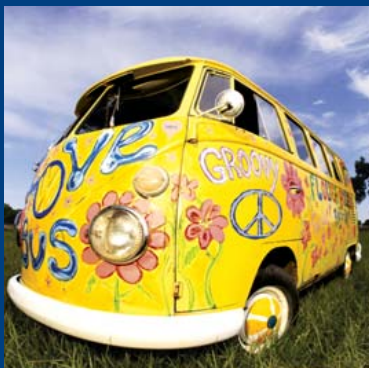
WE'VE SEEN A LOT OF LIFE IN 100 YEARS.



We were there when FDR began to lift the country out of the Great Depression. Did our part during World War II. Heard Martin Luther King, Jr. tell the truth. We were huddled around the television—just like you—when Neil Armstrong took the first steps on the moon. We've witnessed power shifts in Washington. And dramatic social change. We've seen anger. And joy. And triumph. And we understand just how fast life can change.



This year, Transamerica Occidental Life Insurance Company celebrates one hundred years of helping individuals, families, and businesses protect and plan for the future. In an age where things come and go very quickly, one hundred years of stability is certainly something to celebrate.



 **TRANSAMERICA**
1906 ★ 100 YEARS ★ 2006

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