

Are you one of the 60% of professional truckers who have not started saving for your retirement?

You can start securing your future through the OOIDA Retirement Plan.

Plan now so that you can realize your dreams later. If you have dreams of a worry-free retirement, then you must start now. Make your money work for you and provide the benefits that long-term investing can give you.

The OOIDA Retirement plan has been designed with the small business trucker in mind. It is retirement savings that goes with **you**, regardless of the carrier you are driving for now, or may drive for in the future. It also allows for flexible contributions from as low as \$25.

Creating your retirement plan

The first step in beginning your retirement savings plan is to establish a plan that takes full advantage of the tax benefits allowed by the IRS. The OOIDA Retirement Plan utilizes the **tax-deductible** SIMPLE IRA plan (Savings Incentive Match Plan for Employees). With the SIMPLE IRA you can make contributions right up to the time your tax return is filed to take advantage of that tax year's deduction (excluding extensions).

Unlike a traditional IRA that limits your annual contributions to \$5,500 in 2015 (\$6,500 if you're over 50), a SIMPLE IRA allows a self-employed individual to contribute, *tax deductible*, up to \$12,500 per year (\$15,500 if you are over 50). The amount is periodically adjusted up for

inflation by the IRS. OOIDA will provide you with the easy-to-use form that does not even need to be filed with the IRS.

OOIDA members with employed drivers would be required to make contributions on behalf of their employees under SIMPLE IRAs. They can contribute 2% of the entire payroll or 3% of each employee's salary. You must be either a self-employed or an incorporated (with or without employees) owner-operator to qualify.

Funding your SIMPLE IRA through the OOIDA Retirement Plan and its flexible retirement annuity

Deferred annuities provide an opportunity to accumulate funds on a tax-favored basis.

The OOIDA Retirement Plan utilizes a Special Tax-Deferred Annuity designed by American Underwriters Life Insurance Company in association with OOIDA.

With an AUL/OOIDA Flexible Retirement Annuity within your SIMPLE IRA, the taxes on your deposited money and the interest you earn are deferred until you reap the benefits. You only pay taxes when you withdraw all or part of your money and only in the year you make the withdrawal.

Compare and Save

AUL/OOIDA Retirement Annuity based on a monthly contribution of \$950.00.

Years	Taxed CD Earning *1.00%	Tax-Deferred Annuity Earning 3.5%	Advantage
5	\$ 58,063.75	\$ 62,192.81	\$ 4,129.06
10	\$118,345.53	\$136,260.88	\$ 17,915.35
15	\$180,930.06	\$224,471.73	\$ 43,541.67
20	\$245,905.30	\$329,525.81	\$ 83,620.51
25	\$313,362.60	\$454,639.20	\$141,276.60

* Based on an average one year CD rate. (Assumes a 25% tax rate)

Tax-deferred interest

The current interest is guaranteed the first policy year, based on the current interest rate in effect at time of initial deposit. Thereafter, the company will declare a new interest rate quarterly. At no time can the interest rate fall below the guaranteed effective rate of 1%.

Withdrawals

Full and partial withdrawals can be made at any time. With the AUL/OOIDA Flexible Retirement Annuity, withdrawals over 10% are charged a surrender penalty during the first ten (10) years. The minimum withdrawal is \$250.

Year	1	2	3	4	5	6	7	8	9	10	thereafter
Withdrawal Charge	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Under IRS rules there are also additional penalties and taxes that are applied to early withdrawals from IRA accounts.

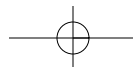
Premium deposit limits

A minimum deposit of \$50 is required to start your AUL/OOIDA Flexible Retirement Annuity.

Roll-over money from another plan

By using the separate AUL/OOIDA Single Premium Retirement Annuity, you can roll-over funds you might already have in another retirement plan to set up your annuity. The interest rates on the AUL/OOIDA Single Premium Retirement Annuity are tiered, based on the amount deposited, guaranteed for the first year. The AUL/OOIDA Single Premium Retirement Annuity also has a *guaranteed* interest rate of 1%.

In the event of early withdrawal, a single premium annuity has a 7% surrender charge that decreases 1% every year for *seven* years. (Additional IRS penalties and taxes would apply to early withdrawals from IRA accounts.)



Interest

The AUL/OOIDA Retirement Annuity offers an initial effective interest rate that is guaranteed for the first policy year on all funds deposited during that year, based on the current interest rate in effect at time of initial deposit. Thereafter, the company will declare a new interest rate quarterly determined by prevailing market rates.

Death benefits and probate

Benefits will be paid directly to the beneficiary upon death of the annuitant. Generally, proceeds from annuities avoid the expense, delay and frustration of probate.

Income for life

A great range of settlement options await you once you are ready to take advantage of your benefits. You can choose how and when your benefits are paid to you or your beneficiary.

Lifetime guarantee

Only an insurance company can guarantee you an income that you cannot outlive and only an insurance company can issue you an annuity.

Sales charges and administrative fees

No sales charges, administrative fees or maintenance fees are charged.

Issue Age

Available through age 70.

Advantages of the OOIDA Retirement Plan

The OOIDA Retirement Plan was designed by OOIDA to accommodate the particular needs of the small business trucker. It remains completely independent of any carriers that an owner-operator might be leased to throughout his career so it stays under his/her control. It also allows for flexible tax-deductible contributions in any amount up to \$12,500 per year which gives the owner-operator the opportunity to save whenever he chooses.

**Make all your money work
all the time with no tax
to pay along the way.**

To set up your retirement plan and your AUL/OOIDA Retirement Annuity, call the OOIDA Medical Benefits Group for the appropriate applications and information. Make sure all questions on the forms are answered and mail them with your check directly to:

American Underwriters Life Insurance Co.
PO Box 9510
Wichita, KS 67277

For information and applications, call:

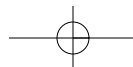
(800) 715-9369

Neither American Underwriters Life Insurance Company, OOIDA nor any of our agents, or representatives are authorized to give legal, tax or accounting advice. The information in this brochure summarizes our understanding of the current tax laws as they relate to this annuity. We suggest you consult your own specialist in this area for any questions you may have.

*Underwritten by:
American Underwriters Life Insurance Co., Phoenix, Arizona
Administrative Offices: P.O. Box 9510, Wichita, KS 67277*



Owner-Operator Independent Drivers Association
1 NW OOIDA Drive
Post Office Box 1000
Grain Valley, Missouri 64029
(800) 715-9369



**What are you doing
to prepare for
your retirement
down the road?**

**OOIDA
Retirement Plan**

2015/2016

