



# *Diocese of Lafayette*



*Believe*  
in your future

Start preparing today...



*Participate*  
in your retirement plan

The Diocese of Lafayette 403(b) Plan is offered  
to help you prepare for your future.

### Start today!

Contributing a little each pay period throughout your career is easier than trying to contribute a lot at the end of your career. In addition, your money will have more time to potentially grow if you start contributing early. The following example shows the importance of starting early.

	Sheryl	Michael
Age	45	25
Years to retirement	20	40
Monthly contribution	\$300	\$100
Total contribution	\$72,000	\$48,000
Balance at retirement	\$138,612	\$199,149

Michael starts contributing to his retirement plan at age 25, making monthly contributions of just \$100. Sheryl chooses to wait until age 45 to start contributing, but she makes monthly contributions of \$300. Both Michael and Sheryl plan to retire at age 65, and they each earn an average annual return of six percent on their retirement accounts. Whose retirement account would you rather have?

### How to Get Started

To enroll today, contact your plan administrator.

Access your account and education tools at [www.diolaftire.org](http://www.diolaftire.org).

**Note:** These hypothetical investment returns and fictitious individuals are designed to demonstrate the impact of compounding returns and are not indicative of any particular investment or performance. Hypothetical returns assume reinvestment of earnings. Actual returns or principal value will vary. Balances shown are before removal of taxes. You should consider your time horizon and risk tolerance before investing.

Registered group variable annuity contracts issued by AUL are distributed by OneAmerica Securities, Inc., Member FINRA, SIPC, a Registered Investment Advisor, 433 N. Capitol Ave., Indianapolis, IN 46204, 1-877-285-3863.

Tax qualified retirement plans from American United Life Insurance Company® (AUL) are funded by an AUL group annuity contract. While a participant in an annuity contract may benefit from additional investment and annuity related benefits under the annuity contract, any tax deferral is provided by the plan and not the annuity contract.

Any investment involves risk and there is no assurance that the investment objective of any investment option will be achieved. Before investing, understand that variable annuities are subject to market risk, including possible loss of principal.

Neither AUL, OneAmerica Securities, Inc. nor their representatives provide tax or legal advice. For answers to your specific questions please consult a qualified attorney or tax advisor.

# Access your account

Visit [www.diolafretire.org](http://www.diolafretire.org) to learn more  
about the benefits of contributing to your retirement plan.



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