









Start preparing today...



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	\$140,374	\$196,857

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.diolafretire.org.

Note: Group annuity contracts are issued by American United Life Insurance Company® (AUL), and registered variable annuity products are distributed by OneAmerica Securities, Inc., a Registered Investment Advisor, Member FINRA, SIPC, One American Square, Indianapolis, IN 46282, 1-877-285-3863. • Provided content is for overview and informational purposes only and is not intended and should not be relied upon as individualized tax, legal, fiduciary, or investment advice. • Investing involves risk which includes potential loss of principal. • All numeric examples and any individuals shown are hypothetical and were used for explanatory purposes only. Actual results may vary. Balances shown are before removal of taxes. • Variable products are sold by prospectus. Both the product prospectus and underlying fund prospectuses can be obtained from your investment professional or by writing to One American Square, Indianapolis, IN 46282, 1-800-249-6269. Before investing, carefully consider the fund's investment objectives, risks, charges, and expenses. The product prospectus and underlying fund prospectus contain this and other important information. Read the prospectuses **carefully before investing.** • 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.



Visit *www.diolafretire.org* to learn more about the benefits of contributing to your retirement plan.



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