



Considering changing employers or retiring?

Roll over to an AUL retirement product



RETIREMENT SERVICES
AMERICAN UNITED LIFE INSURANCE COMPANY® | a ONEAMERICA financial partner

Your Future. Our Goal.™

When changing employers or retiring, the choice is yours.

Wondering what to do with your retirement plan? It's easy. AUL offers you choices to move your retirement plan proceeds to an individual retirement account (IRA) or tax-deferred annuity (TDA). Get started today on the road to planning your retirement. Our representatives can help you complete the enclosed enrollment forms. Then just sign the forms and send them to us in the envelope provided. You will be on your way to building the retirement you want.

What are your choices?

The following hypothetical example is for illustrative purposes only and assumes an applicable federal income tax rate of 27.5 percent. The effects of state and local taxes, which may also apply and would lower the balance shown, are not illustrated. Investment returns cannot be guaranteed. Take a look at what happens to your retirement savings when you:

Cash out prior to age 59½

	\$30,000	withdrawal
Less:	\$ 8,250	(27.5 percent federal income tax)
Less:	\$ 3,000	(10 percent additional federal income tax for early withdrawal)
	\$18,750	balance (after taxes), which is invested for 25 years at a 5 percent annual rate of return, reduced by federal taxes
Yield:	\$45,668	balance

Roll over to an IRA/TDA

	\$30,000	balance transferred to a direct rollover IRA/TDA, which is invested for 25 years at a 5 percent annual rate of return
Yield:	\$101,591	IRA/TDA balance

IRS guidelines for rollover eligibility *(If you have any questions, contact your employer or your representative.)*

Are rollovers permitted?	To 401(k)	To 403(b)	To governmental 457(b)	To IRA
From 401(k)	Yes	Yes	Yes ²	Yes
From 403(b)	Yes	Yes	Yes ²	Yes
From governmental 457(b)	Yes ¹	Yes ¹	Yes	Yes ¹
From regular IRA	Yes	Yes	Yes ²	Yes
From SIMPLE IRA	Yes (Limited) ³	Yes (Limited) ³	Yes (Limited) ³	Yes (Limited) ³

¹ Governmental 457(b) plan contributions are not subject to an early distribution penalty. However, if these contributions are rolled over to a 401(k), 403(b) or IRA, the premature distribution penalty will apply to them. Consult your tax advisor before rolling 457 assets into a 401(k), 403(b) or IRA.

² Rollover funds must be accounted for separately to apply early distribution rules to non-457 funds.

³ For your SIMPLE IRA to be eligible for rollover, you must have been participating in your employer's SIMPLE salary reduction arrangement for more than two years.

Choice

Roll over into an AUL IRA/TDA

Note: To avoid IRS penalties, plan assets you receive directly must be rolled over within 60 days, according to retirement plan law.

Keep assets in former employer's plan

Transfer assets to new employer's plan

Lump sum cash distribution

Begin receiving distributions from your retirement plan

Benefits

- Assets remain invested tax-deferred
- Avoids current taxes and, if applicable, a 10 percent IRS tax penalty for early withdrawals
- Offers flexibility within a wide selection of investment options
- Quarterly investment newsletter and statement
- 24-hour access to review or change investment options on www.eretirement.aul.com or AUL TeleServe
- Assets may be consolidated into one AUL account

Considerations

- An AUL Rollover IRA/TDA may have a new withdrawal charge schedule
- May be appropriate if you are younger than 59½ years of age and want to avoid immediate taxes
- Generally, no withdrawal charges on distributions from the current employer's plan

Action

- Complete the forms in this packet where indicated and mail back in the provided envelope
- Contact AUL at 1-800-348-6229 with questions or for help in completing the forms
- Notify your former employer

- Assets remain invested tax-deferred
- Avoids current taxes and, if applicable, a 10 percent IRS tax penalty for early withdrawals
- Quarterly investment newsletter and statement
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- Limited to former plan's investment options
- May not be an option permitted by your former employer's plan

- Check with your former employer because some plans may not allow this practice

- Assets remain invested tax-deferred
- Avoids current taxes and, if applicable a 10 percent IRS tax penalty for early withdrawals
- May offer investment options that your current plan does not offer

- May not be permitted by your new employer
- Former employer's contract may assess withdrawal charges on distributions
- Limited to the investment options offered by your new employer
- A new employer's contract may assess front-end load charges
- The new plan may have a waiting period before you can participate

- Contact your new employer to review its procedures for plan-to-plan transfers of assets and to complete its enrollment forms
- Notify your former employer
- Contact AUL at 1-800-348-6229

- Immediate access to cash in your account, less any withholding taxes, penalties and loans
- May invest in anything, although generally, money will no longer be invested tax-deferred

- If you do not roll over assets in your retirement plan within 60 days, your retirement savings are no longer tax-deferred
- Money withdrawn is subject to federal and state taxes
- If you are under 59½ years of age, you may be assessed a 10 percent IRS tax penalty for early withdrawals (for SIMPLE IRAs, the penalty may be as much as 25 percent)
- Your former employer's contract may require the assessment of withdrawal charges on distributions
- Receiving a cash distribution while employed may raise the amount you will need to save for retirement
- If you need access to cash, consider a partial distribution and roll over the remainder

- Contact AUL at 1-800-348-6229 to complete the appropriate forms or to discuss a partial distribution

- Supplements your current income and Social Security, as these may not provide the income you desire

- If you are younger than 59½ years of age, you may be subject to a 10 percent IRS tax penalty for early withdrawal
- If you need access to cash, consider a partial distribution and roll over the remainder

- Contact AUL at 1-800-348-6229 to complete the appropriate forms or to discuss a partial distribution

About OneAmerica/AUL

OneAmerica Financial Partners, Inc., traces its solid foundation more than 125 years in the insurance and financial services marketplace. Its nationwide network of partner companies and affiliates offers retirement plan products and services; individual life, group and credit insurance; and annuities. Headquartered in Indianapolis, IN, American United Life Insurance Company® (AUL) is the founding member of OneAmerica®. AUL is licensed and authorized to conduct life insurance business in 49 states and the District of Columbia.

To work with your local representative, contact AUL Retirement Services at 1-800-348-6229, or visit our Web site at www.eretirement.aul.com for more information.



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