

The average woman spends *11 years out of the workforce* taking care of family.



LEAVING HER WITHOUT ENOUGH
RETIREMENT MONEY TO TAKE CARE OF HERSELF.



Those 11 years are spent doing important work, caring for children or elderly parents. But they can also hurt her ability to retire.

Fact is, women are still earning less than men do, and they live longer. So they need to save even more for retirement. Unfortunately, those 11 years out of the workforce put a woman even further behind, costing her an average of \$659,139 in earnings.

How can we help America's women close this retirement savings gap? Allstate has some ideas:

1. MAKE EVERY EARNING YEAR COUNT.

Right now, only 47% of working women participate in a company retirement plan. American businesses can do much more to help that number grow. 401(k) strategies such as **company matches, encouraging participation by part-time workers, automatic enrollment and automatic increases**

in contributions as employees get raises are all proven ways to help build savings. And the earlier an employee starts saving, the more prepared she'll be for retirement.

2. PROMOTE SPOUSAL IRAs.

Non-working women (and men) can invest up to \$4,000 to grow tax-deferred in a Spousal IRA for the 2007 tax year, as long as there is a spouse in the workforce. The limit will increase to \$5,000 in 2008.

3. EDUCATE: OFFER FINANCIAL SEMINARS FOR EMPLOYEES AND SPOUSES.

Knowledge is power: 53% of women (and interestingly, 33% of men) with a retirement plan said they'd **increase their annual contributions after they attended a financial education seminar.**

Women care for America. It's time we showed that America cares about their future.

Let's save retirement by saving for retirement.
THAT'S ALLSTATE'S STAND



Allstate
You're in good hands.

Auto
Home
Life
Retirement