

# How long of a retirement *should you plan for?*



CONSIDER THIS: HALLMARK SOLD 85,000  
“HAPPY 100TH BIRTHDAY!” CARDS LAST YEAR.



Thanks to modern medicine and healthier lifestyles, **Americans are living longer than ever.** The average 65-year-old woman can expect to live until 87, and the average 65-year-old man to 84. So it's easy to understand why workers today should plan for a 30-year retirement.

**Allstate has a few ideas on how we can all help:**

**1. EXAMINE SOCIAL SECURITY.**

Americans will not be able to rely solely on Social Security for a comfortable retirement. **The Social Security Administration projects that monthly government checks will cover an increasingly small percentage of the average retirement in the future.** There's debate as to whether Social Security should be repaired or replaced. But what's clear is that we need to reform it now.

**2. BOOST RETIREMENT PLAN ENROLLMENT.** Company matches in 401(k) plans are one

proven way to increase savings. Other innovative approaches companies can use include **automatic 401(k) enrollment, sometimes called opt-out plans; automatic increases in contributions as employees get raises; and encouraging both younger and part-time workers to participate.** In one study, just switching to automatic enrollment resulted in a 30% increase in worker participation.

**3. REWARD THOSE WHO SAVE.**

Ultimately, everyone is responsible for their own retirement. That's why Allstate is a strong supporter of tax laws that help reward people for saving. Tax-advantaged savings vehicles such as **annuities and IRAs are two examples of products that can help America build a strong retirement foundation.**

Together, these ideas will help make sure that on your 100th birthday, you'll be able to afford the celebration.

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



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Home  
Life  
Retirement