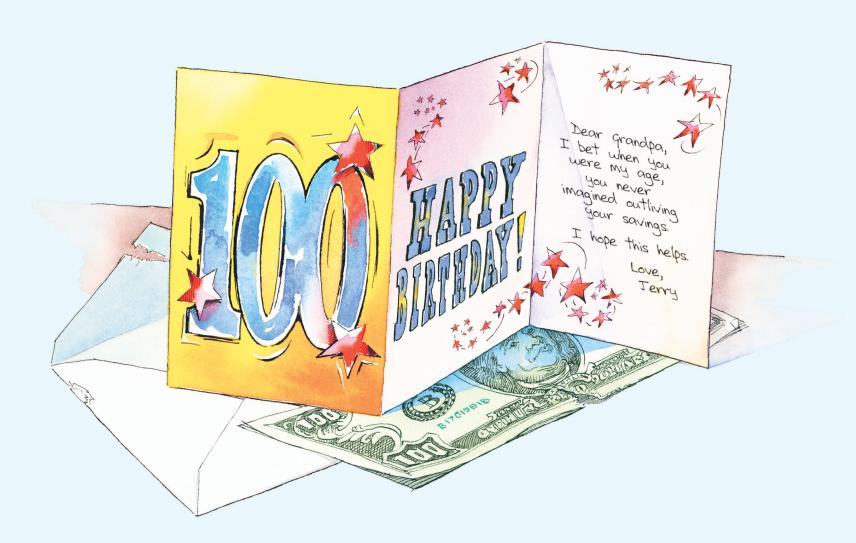
How long of a retirement should you plan for?



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

