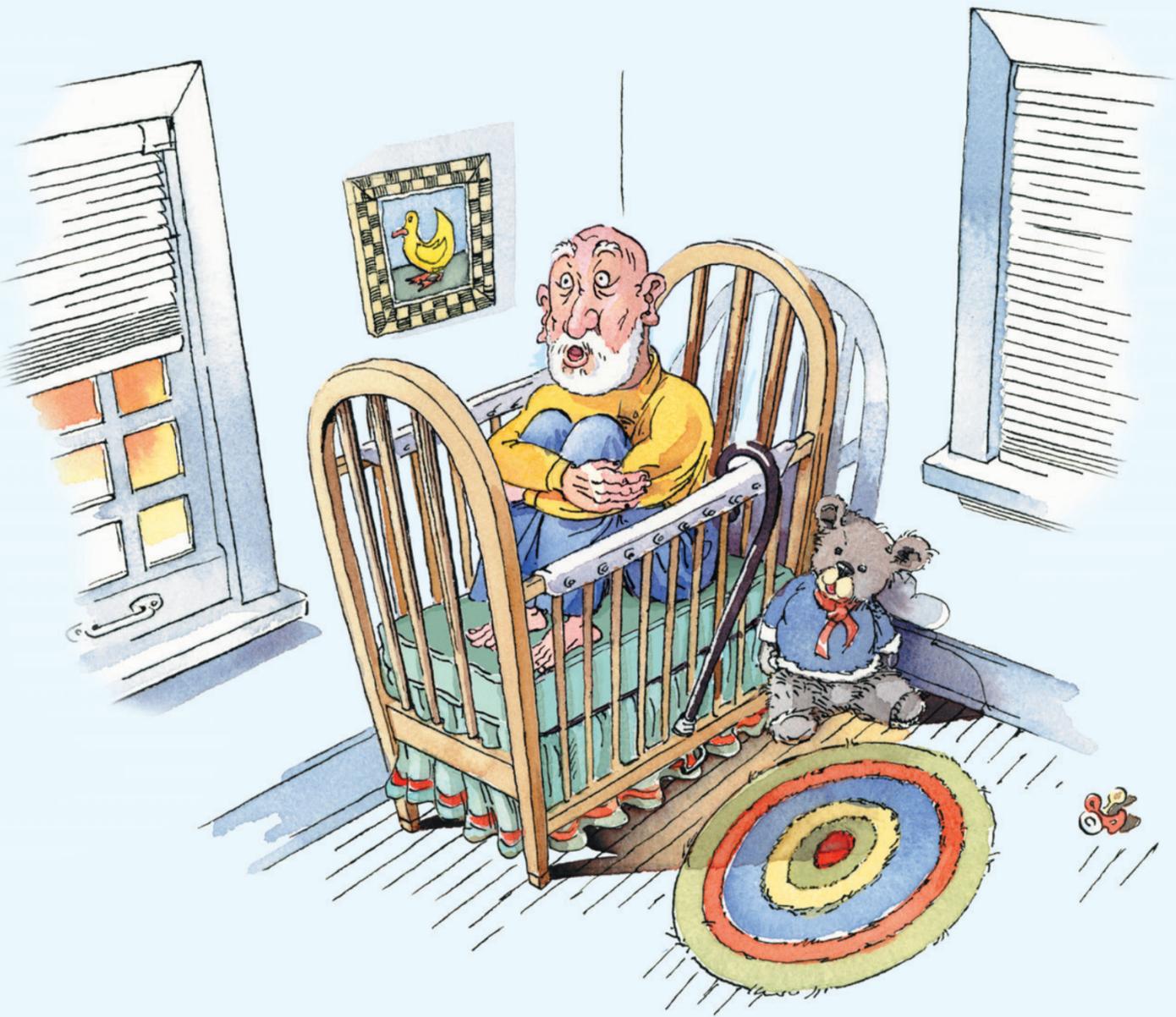


Bald, helpless and broke is how to *start life.*



NOT FINISH IT.



People tend to have a rosy view of their retirement savings. "I'll live off my pension." "I've got equity in my house." "The older you get, the cheaper it is to live." But these innocent assumptions can be quickly shattered. Luckily, Allstate has a few ideas on how America can start getting ready:

1. EXAMINE SOCIAL SECURITY.

Americans will not be able to rely solely on Social Security for a comfortable retirement. In the future, it's projected to cover an increasingly small percentage of the average retirement. There's debate as to whether it should be repaired or replaced. But what's clear is we need to reform Social Security now.

2. BOOST RETIREMENT PLAN ENROLLMENT.

Companies should continue looking for ways to

encourage employee participation in 401(k) plans.

One proven way to increase retirement savings is through company matches. Another is automatic enrollment—employees are signed up for savings plans when they join the company, unless they specifically opt out.

3. INCREASE PERSONAL SAVINGS.

Ultimately, everyone is responsible for their own retirement. It's why we support laws that reward people for saving. **Tax-advantaged savings vehicles like annuities and IRAs are two examples of products that can help allay Baby Boomers' biggest fear: living to see the well run dry.**

When planning for retirement, it's time to realize that no one is going to take care of us unless we start taking care of ourselves.

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



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Auto
Home
Life
Retirement