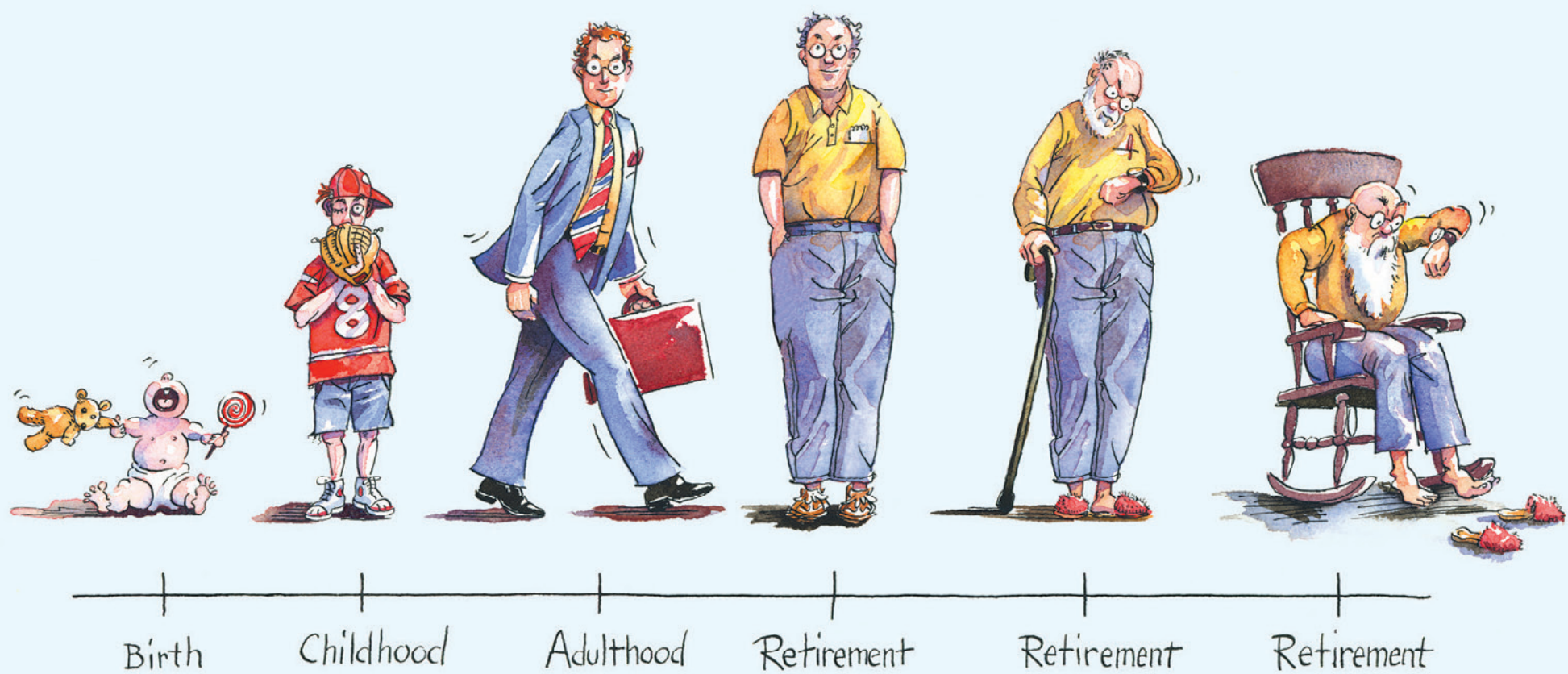


The generation that wouldn't trust anyone over 30



NEVER PLANNED ON A 30-YEAR RETIREMENT.



Average life expectancy in the U.S. has risen to an all-time high. Great news, except that the amount of money people put away for retirement isn't rising at all. How is our nation going to make sure its citizens have the money to retire? Allstate has a few ideas:

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 smaller 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 method 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.**

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



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Life
Retirement