

Your Financial Future

Balance Today's Wants With Tomorrow's Needs

(NAPSA)—If you tallied up life's little extras, you'd be amazed at how much you're spending and how quickly you may be getting yourself into debt.

You can treat yourself to something you really need, something to improve your quality of life—a better retirement. The prospect of doing the things you love—spoiling the grandkids, sleeping in, weekends away—should be incentive to save for your golden years.

Do you have to think about this now?

Yes. It's amazing how quickly money adds up. A few hundred dollars saved today could mean hundreds or thousands more for retirement. In fact, the Allstate Financial Retirement Reality Check survey revealed that if they could go back in time, the number one thing Baby Boomers would do to plan better for retirement was to save more and spend less.

How do you start?

Your first step in securing a better retirement is to develop a savings plan.

Why do you have to do this?

No one else is going to do it for you. Experts agree that you'll need about 75 percent of your current income to live your retirement years similarly to your current lifestyle. Unfortunately,



Spend less now so you can save more for your future.

Social Security will likely fall short of providing that level of income—the rest is up to you. Through a combination of Social Security, 401(k) plans, pension funds, personal savings and investments, you can better support your retirement years.

Where do you go for help?

You can visit Allstate.com for information on how the Allstate Financial Group, a business unit of the Allstate Corporation, can help you realize your retirement dreams. Allstate Financial may have the solutions and the people to help you secure your financial future for a happier retirement.