

Your Financial Future

Saving For The Future In Uncertain Times

(NAPSA)—World and economic events have affected the financial markets. With 401(k)s shrinking and Social Security an increasing uncertainty, Americans have come to realize that they will be responsible for the majority of their retirement savings. With the daily rise and fall of the stock market, taxes to consider and historically low interest rates, how can Americans accumulate an adequate retirement fund?

One increasingly popular way for individuals to fund their retirement is through a fixed annuity—a contract between you and an insurance company that allows you to save on a tax-deferred basis and arrange for a systematic stream of income, usually after retirement.

Fixed annuities may be an especially good investment choice because these offer greater stability for your money as well as a guaranteed interest rate. Fixed annuities may also help to make your retirement easier by offering the following benefits:

- A guaranteed rate of return for a specific period of time so you know what your minimum interest rate is going to be
- Tax deferred growth, which allows your account balance to grow more quickly
- An opportunity to receive payments for the rest of your life
- Direct payment of death benefits to your beneficiary, usually avoiding the expense and delay of



probate.

Those who already own an annuity may want to re-evaluate their investment periodically. Just as we are encouraged to clean out our medicine cabinets once a year, annuity investors will want to review the stability of the insurance companies in which they are invested. Primarily, you will want to know that you have chosen:

- A well-established insurance company with a strong financial base and conservatively managed investments
- A very strong rating by independent rating agencies such as Standard and Poor's, Moody's and A.M. Best
- A consistent rate of return over a period of several years.

For more information, log onto allstate.com/finance for general information about fixed annuities and how Allstate can help provide individual retirement solutions.