"Put our experience to work for you."

Your Allstate Agent is always there for you when something goes wrong. Today, we’re also here to help things go right — with innovative solutions and professional assistance to help you protect your family and achieve your lifelong dreams.

A good plan, and a good life starts with someone you know. Call your Allstate Agent today. We’re here to help.

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"I want to know how to protect my 401(k) savings."
If you change jobs or retire, you’ll have to decide what to do with the money you’ve saved in your employer-sponsored retirement plans.

Your Allstate Agent can educate you about how an IRA can help protect your retirement money from penalties and keep it growing tax-deferred with a traditional IRA or tax-free with a Roth IRA.

How can we help you feel more secure about your retirement?

Roll it over.

THE BENEFITS OF ROLLING YOUR RETIREMENT SAVINGS INTO AN IRA:

- Allows the earnings on your retirement savings to grow tax-deferred or tax-free with some conditions
- Allows you to roll over assets from other qualified plans into the IRA and make additional contributions (up to annual limits)
- Allows you to directly roll over to a Roth IRA, if eligible
- Gives you more investment options than if you stay in your company’s retirement plan

Note that, if eligible, a direct rollover from a Traditional IRA to a Roth is fully taxed. Consult with your tax advisor for more details.

CONSOLIDATE YOUR ACCOUNTS.

If you’ve changed jobs, you may have qualified retirement plans you’ve left in previous employers’ plans or rolled over into IRAs.

Consolidating all your retirement plans into one IRA may help you see the big picture more easily and make more informed decisions.

INVESTMENT OPTIONS.

Allstate offers you a variety of investment choices for your IRA, including mutual funds, annuities and more. Your Allstate Agent can inform you about your available options so you can decide which may work best for you.

ROLLOVER IRAs FOR RETIREES.

If you’re retiring, you may want to consider a Rollover IRA. Your earnings will continue to grow tax-deferred with a Traditional IRA and tax-free with a Roth IRA, and you can decide how your money is invested. You may qualify for a Roth IRA — ask your Allstate Agent if you’re eligible.

TAKE SOME OF THE WORRY AWAY.

Your Allstate Agent can also provide you with information about rolling over your money from your current plan(s) to a Rollover IRA. During the rollover transaction, you won’t have to worry about handling the money, and there are no withdrawal taxes or penalties you have to pay when it is directly rolled over.

DISTRIBUTIONS AND TAXES.

Distributions of earnings and deductible contributions from your IRA are subject to ordinary income taxes and, if made prior to age 59½, may be subject to an additional 10% federal tax penalty.