Planning for a secure financial future.
Your relationship with money is very personal. Meaningful events in your life change your relationship with money. That’s why you need a financial professional by your side through it all.

As someone just starting my career, I’m not sure where to begin investing. I have some insurance through work and I plan on contributing to my employer’s 401(k), but I don’t have a plan designed just for me.

I have young children. How can I be sure the kids can grow up in our house if I pass away? How can we pay for their college expenses? And if I’m lucky enough to live a longer life, how can I be sure I’m on track for a stress-free retirement?

The kids are out on their own now and I’m trying to figure out how much money I need to retire. How do my spouse and I make the most of our last years of income? Will our money carry us through retirement?

I’m thinking about retiring but I’m not certain our money will last. How and when should I take Social Security? How can I prepare for unexpected medical expenses?

Accumulating more money for ourselves isn’t our top priority. Instead, we’re focused on growing our financial legacy for our kids. Our investments have gotten complicated. We need a financial professional we can trust.
Start today and build for a lifetime

Financial plans don’t have to be complicated or out of reach. With the right guidance, anyone can start and build a strong financial future. Especially you.

We will listen to the way you envision your future, then help you get started with a plan—or strengthen your existing one—to get there. Rest assured that we will work with you to make sure your plan will be doable today while achieving your goals for tomorrow. And, we can offer you a complimentary review of your plan to help you stay on track as your life changes.

Here’s how we’ll work together

1. **Draw a clear picture of your current situation.**
   Knowing where you are today is the first step in your journey.

2. **Share your goals and needs.**
   Let’s talk about how you get from your current financial situation to where you’d like to go.

3. **Get specific about options to meet your goals.**
   We’ll work with you to make sure you have a clear understanding of the tailored insurance and investment solutions that can help you reach financial success.

4. **Finalize the plan and launch.**
   When you’re comfortable with the plan, we’ll help you purchase the products that align with your goals. Plus, we will stay in touch with you on every step so you will always be in the loop.

5. **Meet every year for a plan review.**
   Life can change unexpectedly, and no one can predict the future. That’s why our relationship includes financial reviews to assure your plan adjusts to what lies ahead.
The big picture on your financial plan

Pyramids are the strongest shapes in engineering. That’s why the financial pyramid is the most widely accepted model for a solid investment strategy. First, protect your foundation so you and your family carry on through the unexpected. Then accumulate and grow, preserve what you’ve accumulated, and finally make it last through retirement.

How much risk is right for me?

Together, we will help you determine the level of risk - or certainty - that’s right for you today, and how that may change over time. With our financial insights you will learn more about which choices you’re comfortable making. We will work with you to review the options to help you meet your financial goals and provide you a comfort level so you can sleep at night.

The Risks and Rewards of Investing

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<tr>
<th>RISK</th>
<th>RETURN POTENTIAL</th>
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<tr>
<td>May lose value</td>
<td>Principal Protected</td>
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<tr>
<td>Fixed Annuities</td>
<td>Earns money through investing in one or more stock indexes (such as S&amp;P, NASDAQ DJIA). These pose less risk than variable annuities because there is an element of guarantee as well as growth potential.</td>
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<tr>
<td>Variable Annuities</td>
<td>Earns money through investing in a balanced portfolio of stocks, bonds, and money market funds combined into a single investment. Potentially the greatest rewards of all annuity types, but also carries the greatest risks.</td>
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<tr>
<td>Fixed Indexed Annuities</td>
<td>Earns money through investing in one or more stock indexes (such as S&amp;P, NASDAQ DJIA). These pose less risk than variable annuities because there is an element of guarantee as well as growth potential.</td>
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<tr>
<td>Mutual Funds and UITs</td>
<td>Earns money through a portfolio of strategically selected stocks combined into a single investment. They are generally considered less risky than individual stocks.</td>
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<td>Stocks</td>
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<td>CDs &amp; Savings</td>
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<td>Umbrella Liability Insurance</td>
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<td>Other Insurance</td>
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Building a plan from the bottom up
You may be like many Americans who are worried about their financial future and want to get their financial goals on track. Good news, your Allstate Agency has a Personal Financial Representative experienced in working with individuals and families to determine their protection and retirement needs and to help them reach their financial goals.

We can help you make sense of things like: How much insurance is enough? What kind of investments are right for me now? What’s a good investment strategy for my retirement? The final result is a customized plan of insurance and investment solutions that help build a solid foundation for a good retirement and a secure financial future for your family.

**Products and services we offer may include:**

**Planning**
- Retirement plan reviews and solutions
- 401(k), SEP IRA, and Simple IRAs
- Estate and Legacy Planning
- Business Planning (Key Person, Buy-Sell Agreements, Executive Bonus)

**Protection**
- Life Insurance (term, universal, and whole life)
- Retirement
- Annuities and Lifetime Income Protection
- Business Life Insurance (Key Person, Buy-Sell Agreements, Executive Bonus)
- Long Term Care or Disability Insurance
- Auto Insurance
- Homeowners Insurance
- Personal Property Insurance
- Employee Benefits (Group Health, Group Life, Group Disability and Supplemental Benefits)

**Investments**
- Reviews and rollovers of existing 401(k)s
- Traditional and Roth IRAs (including Mutual Funds, Unit Investment Trusts, Exchange Traded Funds, Bonds and Annuities)

**Mutual Funds**
- 529 College Savings Plans, Coverdell Savings Accounts, UTMA/UGMA Accounts, Annuities

Allstate provides a full range of financial and retirement solutions from some of the industry’s most respected companies such as Equitable, Lincoln Financial Group, Protective and Prudential.
You’re in Good Hands®.

Everyone has hopes for the future. No matter how much — or how little — you’ve saved it’s never too late to get on the right path to achieving your goals. Whatever your situation, believe it: We can work with that®.