We can help.

Every successful project starts with a plan. A blueprint to make sure each stage of the process moves the project closer to completion of the final design. So, when it comes to creating a good life, everyone could use a blueprint. Yet, more than half of us have no idea how much we need to retire — or how much life insurance we need to protect our family and our retirement. In fact, only 14% of us have a written plan to achieve our goals.* Yet we all still want to have a good retirement and secure financial future for our family. The answer? It can be as simple as sitting down with us and making a plan. Think of a financial plan as your own life blueprint. An evolving plan that helps ensure that at every stage of life, you are moving closer to achieving your goals.

“Planning is bringing the future into the present so that you can do something about it now.”
— Alan Lakein, Author, time management expert

* Source: Transamerica Center for Retirement Studies


Securities offered by Personal Financial Representatives through Allstate Financial Services, LLC (LSA Securities in LA and PA). Check the background of this firm on FINRA’s BrokerCheck website http://brokercheck.finra.org.
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We Can Work With That®

Everyone has hopes for the future. No matter how much – or little you’ve saved – it’s never too late to get on the right path to achieving your goals. Allstate can help you with a common sense approach to planning for your future that gives you the confidence to make it more than just a dream.


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I appreciate your recommending my services to your family, a friend or colleague. Your confidence in me is greatly appreciated and I will do everything I can to provide the highest level of service possible!
It starts with a conversation.

A good plan is the result of careful planning and paying attention to what matters along the way. Life can be hectic. The constant rush of day-to-day demands often makes it hard to keep on the right track.

At Allstate, we know life is complicated enough.

We believe that creating a financial plan shouldn’t have to be complicated, time-consuming—or mystifying. That’s why we’ve made it as simple as possible. Our process helps you create a plan that makes sense, that’s easy to understand and that works for your family through each stage of your life.
Creating your own plan.

We start with the basics. Understanding where you are, and where you want to be, and using a common sense approach to pull it all together. We can help you prioritize your plan, then adjust and review periodically as you move through the key events and stages of your life.

Here's how it works:

**STEP ONE:** Start with your current financial situation.

How are you doing with budgeting and saving? Are you protecting what you have?
Investing for the future? Thinking about retirement savings?

**STEP TWO:** Think about your goals and priorities.

Being successful in meeting your goals can depend on where you are now and your priorities going forward.
We'll focus on what matters to you and help you translate that into some simple, achievable goals.

**STEP THREE:** Sketch out the big picture and apply common sense solutions.

Once you have established solid goals for your future, we can help you navigate through the financial solutions and options available to sketch out the big picture in a plan that works for you. Together, we can design a realistic plan that can uncover, anticipate and adjust for any surprises along the way.

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What we’ll talk about.

- Where you are now, and what you want your future to look like
- What facts about your life you’ll need to gather
- Which options make the most sense for you
- When to review your plan in the future

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The Need for Responsible Planning

- Understanding where you are, and where you want to be
- Using a common sense approach
- Prioritizing your plan
- Adjusting and reviewing periodically

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Retirement Analysis

- Income goals
- Retirement cash flows
- Funding the gap
- Social Security benefits
- Retirement assets
- Available assets
- Total expenses

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Ways to Save for College

- Tax-Advantaged Strategies
  - Tax-free municipal bonds
  - IRC Sec. 529 qualified tuition program
  - Growth stocks/growth mutual funds
- Other strategies
  - Prepaying tuition
  - Contributions to a savings account
  - Tax-Advantaged accounts

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Life Insurance Needs Analysis

- Total life insurance needed
- Survivor benefit needs
- Insurance needs for burial
- Other life insurance
- Total expenses
- Estimated final medical and funeral expenses
- Retirement assets
- Other assets
- Total Available Assets

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Investing for the Future

- Understanding where you are now
- What you want for the future
- Common sense solutions
- Prioritizing your plan
- Adjusting and reviewing periodically

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Pulling it all together.

As you go through each stage of life, your relationship to money, income and savings changes. When you start a family, your priority shifts to financially protecting those you love. As you near retirement, the focus is on preserving what you have for your lifetime — and perhaps on leaving a legacy.

Here’s one way to look at your priorities and concerns as they relate to the building blocks of a good financial plan.

1) Key building blocks: Protect; Accumulate and Grow; Preserve; Make it Last.
2) Areas of priorities
3) Types of financial solutions and areas which address your concerns and priorities

Managing a Lifetime of Financial Goals

A firm foundation establishes strength and stability for a healthy financial plan. Talk with your Allstate Agent or Personal Financial Representative to protect what you have and discuss next steps to reach your goals for retirement, education and other wealth accumulation.
Keeping up with life’s changes.

Like your car or home, a financial plan requires ongoing maintenance and fine-tuning to keep it working to achieve your future goals. That’s why your Allstate Agency will not only be there to help you create your plan — they’ll review it with you annually, or whenever any changes occur as you move through each stage of life.

An ongoing, complimentary service.

Visit your Allstate Agency to help create a personalized and comprehensive plan for your future. We value the relationship we have with you — and want to be there for you when you need us — in good times and challenging ones. That’s why when you talk with us about anything — life insurance, retirement, or any matter that affects your family finances — our services are complimentary.

Getting started.

Allstate has helped millions of Americans protect and prepare for their financial future. The same company you count on to help you protect your home, auto and business — can give you clear and simple ideas about how to protect and achieve your goals for the future. We appreciate that you trust us to help you protect your valuable assets and our goal is to help you protect your family’s future too.

We’re here for you.

Your Allstate Agency is 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 all the good in your life.

Life changes that may require a plan review

- Buying a new home
- Birth of a child or grandchild
- Change in marital status
- Job loss or career change
- Start up of new business
- Big purchase

It’s never too soon to plan for a good life!
Schedule an appointment today.
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