Let's add this to the category of a curveball you didn't see coming. If you are in your 40s or 50s, you are living in what's called a sandwich generation. And the definition of that is that you are caring for children and at the same time caring for aging parents. And this could actually put a lot of stress on financial resources and even planning for your own retirement.

What's adding more pressure is that parents are actually living longer and children are living in the home longer. In fact, according to Apartment List, 17% of Americans between the ages of 25 and 35 are still living with their parents. And this is a number that's way up from the 70s when it was only 7%. So, if this is an area that you'd like to discuss, you know where to find us and we'd be more than happy to come up with a plan where you can care for loved ones, but also keep yourself safe. Keep yourself on track. Take care and all the best.