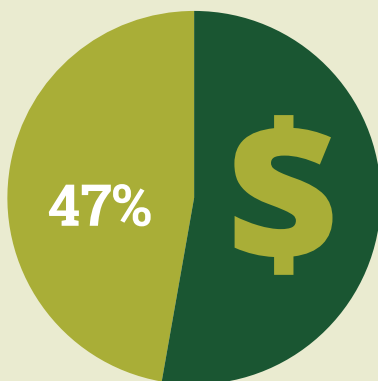




The Sandwich Generation

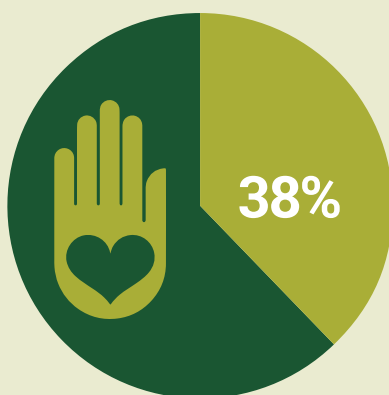
The generation of individuals commonly known as the **Sandwich Generation** are “sandwiched” between the obligation to care for an aging relative, who may be ill, unable to perform various tasks or in need of financial support and children, who require financial, physical and emotional support.

Adults in their 40s-50s Supporting Child & Parent **Financially***



Nearly half of adults in their 40s and 50s have a parent age 65 or older, and are either raising a young child or financially supporting a grown child age 18 or older.

Adults in their 40s-50s Supporting Child & Parent **Emotionally***



Not only do many provide care and financial support to their parents and their children, nearly 38% say both their grown children and their parents rely on them for emotional support.

Aging relatives requiring help with day-to-day living, financial and emotional support present unique challenges. Complicating matters even further is that many of today's families are separated by distance. Seven to 10 million adults are caring for aging parents from a long distance.

In order to plan effectively for these aging relatives, you must talk with them about their finances and their plans for the future. If they are not comfortable discussing these matters with you, encourage them to seek advice from a professional experienced in providing solutions and services.

The demanding role of caregiver leads to some difficult questions...

- How do you give equal time to your family — young and old?
- When do you find time for yourself?
- How do I find the resources that I need for myself and my loved ones?

It is important to seek balance in your life so that you are adequately prepared to handle such challenges. Finding that balance requires asking for assistance, you may be surprised by what resources are available.

Obtaining the guidance of professionals who are qualified to deal with the unique financial situations you face is a step in the right direction. Juggling the financial needs of an older relative and your family can be a daunting task, but you don't have to go it alone.

The professionals at **Garden State Trust Company** have years of experience helping members of the Sandwich Generation to meet these challenges.

*PEW CENTER RESEARCH REPORT RELEASED JANUARY 30, 2013

