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### Newsletter – February, 2011 The Next Crisis for Baby Boomers

Countless Baby Boomers are anticipating a transfer of wealth from their parents; often believing that these inherited dollars will fund their own retirement.

Unfortunately, the miracles of medical science are upsetting this plan. Parents keep living longer and longer. Children are lulled into a sense of complacency as they see their '80ish' parents spending habits decline, not anticipating the vast sums of money required to meet the realities of the final years.

Professor Moshe Milevsky, renowned lecturer on retirement and aging often discusses an "inevitable conflict between the generations" when aging parents are spending the money their children are counting on.

The anticipation of this "parental bail-out" has enabled many Baby Boomers to avoid the retirement planning they need to do. However, it is now time for a reality-check.

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Sincerely,

Bruce Finsilver  
Circle of Wealth Certified Advisor  
[www.RetirementScore.com](http://www.RetirementScore.com)