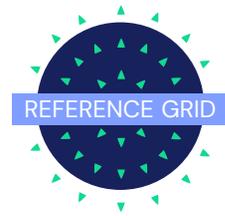


Gen-Savvy Financial Professional

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The way clients think about money is shifting as new generations step in. Our role as trusted financial professionals is the same — safeguard their wealth with prudence — but the way we reach them must evolve. Different audiences need different messages. Get it right, and you'll build trust and grow your business. The insights below show how generational preferences shape financial decisions and offer you actionable guidance to tailor your approach for every client. Material developed in collaboration with Cam Marston/Generational Insights. Not to be copied or reproduced.



BEFORE YOU GET STARTED

INTRODUCTIONS

ASK FOR THE SALE

IMPORTANT CONSIDERATIONS

COMMUNICATION + FOLLOW-UP

BABY BOOMERS

1946–1964

- **Schedule meetings** in comfortable, quiet spaces.
- **Remove age-related hazards** –rugs may cause trips, armchairs are easier to get into and out of, printed items need large fonts.
- **Adult children can influence** decisions—invite and welcome their input if appropriate.
- **Have a simple agenda ready.**

- **Consider using formal titles** (Mr., Ms., Sir, Ma'am) until asked otherwise.
- **Your firm's history, stability,** and your professional credentials matter.
- **You're on their financial team,** not a product pusher; you're not seeking a transaction.
- **Highlight good news** about the market.

- **Use clear, confident language:** "You've worked hard, you deserve the best outcome."
- **Present 1–2 options and a prudent** conservative backup plan in case initial approaches don't succeed.
- **Explain fees and implementation,** steps plainly.
- **Ask for their business. Don't assume** the ask is implied. Ask, and let them respond.
- **Provide printed next steps,** assign roles, and set a follow-up date.

- **Optimism matters. Always remain positive** Boomers gravitate towards optimism.
- **Showcase well-known brands and** consistent performance wherever you can.
- **Many may still be working or consulting** later in life to afford retirement.
- **Avoid jargon, especially around fees.**
- **Provide references or testimonials** where permitted.
- **Reference a relatable client story** and acknowledge your client's achievements and hard work. Boomers take pride in their work ethic.

- **Prefer face-to-face or video/phone** for key items; supplement with timely concise emails
- **Send periodic market/plan updates** and holiday & birthday cards.
- **"Check-in" calls show you care** and keep you on their radar.
- **Thank-you touches** (notes, useful books) go further than swag.
- **But they still like swag.**

GENERATION X

1965–1979

- **They've stalked you.** Make sure LinkedIn, website, and fees are current.
- **Honor any time commitments** you've made.
- **Be ready to show** you're an information source and a problem-solver, not a salesperson.
- **Have a plan ready.**

- **Be kind, efficient, and quickly** get to the point.
- **Tell who you are,** who you help, how you do it, and your results.
- **Emphasize your independence** and your transparency.
- **Acknowledge their skepticism.** Ask, "What do I need to know to be helpful to you today?" Listen closely. Be ready to act.

- **Be clear on next steps upon engagement.**
- **Deliver a one-page summary** of services and historical outcomes. No hype, evidence wins.
- **Outline deliverables, timelines, and price.**
- **Emphasize their access to you** and your team.
- **Invite questions on fees** and any perceived conflicts.
- **Close with "Please give it some thought."** I'll call next week for your decision." Call next week.

- **Many are juggling college costs,** mortgages, aging parents, and retirement catch-up.
- **Your success with their peers matters** Peers are trusted referral sources.
- **Show scenario analyses** (Monte Carlo reports). Let them adjust key variables and study outcomes.
- **Provide links and references to learn more.**
- **They can be a tough sale.** They can be skeptical of "experts." But earn their trust and you'll earn their loyalty.

- **Short and succinct.**
- **Email/text works; confirm preferred** communication channel.
- **Respond quickly and meet agreed** upon deadlines.
- **Provide dashboards or portals** with progress markers.
- **Ask for peer referrals only after** delivering wins.
- **Keep continuity between sales** promises and service experience. To Gen X, too often the services delivered don't match the promises made.

MILLENNIALS

1980–1996

- **Meet where they're comfortable** (coffee shop, video call, etc.); maybe not your office.
- **Allow friends/partners** if they want them there – they may be their definition of "family."
- **Showcase peer reviews,** peer case studies and community involvement on your website and social media.
- **Be ready with digital tools** and clear fee transparency, no surprises.

- **Keep it relaxed & collaborative.** and quickly get to the point.
- **Share why you do this work** and the outcomes you've helped create.
- **Ask goals and life design first,** then money, then how you guide clients to their goals.
- **Outline what they can expect** from you as your client.
- **Acknowledge uniqueness** without pandering.

- **Low-pressure, choice-based close.**
- **Present only a few options,** each with relevant pricing.
- **Offer a short trial or defined-scope** engagement.
- **Customize deliverables and timelines.** "What would you need to see to know our plan is working?"
- **In couples, Millennial female** is generally the decision-maker, though she may remain silent.
- **Be clear about ongoing value. Remind clients** of your continued work on their behalf.

- **Convenience is key.**
- **Your personal impact in the community** and in support of causes matter. Humbly communicate your effectiveness and success, especially where values align.
- **Explain how you intentionally curate** what works for each client. Emphasize personalization options.
- **They value automation, budgeting tools,** and guidance on housing, child costs, and career pivots.

- **Text/email and video check-ins.** Schedule phone calls – don't just call.
- **Use portals, shared docs,** and electronic nudges.
- **Send short, bulleted, recap notes** with action items, pre-agreed upon deadlines, and links.
- **Don't spam; regular communication** beats high volume.
- **Invite feedback via surveys** and intentionally update and refine the plan together.

GENERATION Z

1997–2012

- **Recognize that financial** insecurity, cost sensitivity, and confusion abounds.
- **Be ready to address** "How can I get your help without having to talk to you?" Emphasize mobile access, automation, and easy on-ramps.
- **They may be meeting averse** – take what you can get.

- **Credibility > charisma.** Share credentials, translate jargon.
- **Find out where they currently** get advice. Offer to determine if it's reliable.
- **What are their top money** stressors (debt, housing, income volatility)?
- **Lead with simple, transparent** pricing and what's included. Be clear on what they can expect from you.

- **Use micro-commitments:** a low-cost starter plan, student-loan tune-up, or 30-day budgeting plus investing setup.
- **Provide short, highlighted deliverables** (recaps, checklists).
- **Create plans for quick** documentable wins.
- **Close with a simple Call to Action** and instant scheduling link.
- **"Selling" is a bad word.** You're offering to help them, to guide them, not sell them.

- **They start investing earlier via apps/social** tips. It's a game amongst friends. Not a plan.
- **Many report debt stress and limited** parental support.
- **Prioritize financial literacy, simple portfolios,** and safety rails (auto-savings, guardrails, fraud alerts).
- **Offer short videos or explainers** – bite-size education offerings (credit, budgeting, investing basics).
- **Clarity around data privacy is crucial** to trust and adoption.

- **Meet on their channels:** text, chat, short video.
- **Keep messages concise** with action steps.
- **Provide app-based tracking** and nudges.
- **Share credible sources** when debunking social myths.
- **Offer quarterly micro-reviews** and celebrate small wins to build momentum.