

2026 Generation X Field Guide

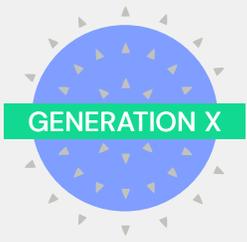
Born 1965–1979 | Ages 47–61 in 2026

Every generation has different preferences for how they like to interact with their financial professional. Knowing your client's preferences will help you serve them better and create long-term relationships.

Gen X Profile

- ▶ **Balancing careers**, late-stage kids, college costs, aging parents, and retirement prep
- ▶ **Pragmatic**, independent, skeptical of authority
- ▶ **Research-driven**: they'll fact-check you and read reviews before making decisions
- ▶ **First generation raised on the internet**; expect digital access and transparency
- ▶ **More than half are part of the "sandwich generation"** — supporting children (mostly Gen Z) and parents financially. Both are big time commitments.





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Gen X Meeting Mindset

- ▶ **Respect their independence.** They'll make their own decisions. They fear being "sold."
- ▶ **Get to the point.** Keep agendas tight and clear yet be flexible if new priorities surface in the meeting.
- ▶ **Acknowledge stress.** Many are stretched financially. Struggling with work and caring for children and/or parents. Reporting "burn-out." Empathy opens the door to trust.
- ▶ **Show transparency.** Lay out trade-offs in plain language. Be clear about fees.
- ▶ **Highlight efficiency.** Emphasize how your process saves them time and simplifies complexity. Their plate is already full.
- ▶ **Keep future-focused.** They're much more interested in what you can do for them and what they can expect than a grand soliloquy on your background.

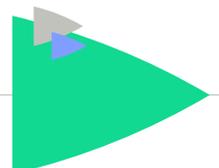
First Impressions

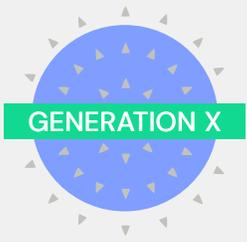
▶ Internet Presence

Any impression of you may have already been made online. Gen X has likely checked out your social media, especially LinkedIn. What pictures are up? What do your posts say? Is this the image you want to convey?

▶ Attire

Gen X are more casual than Boomers but still want their financial services professional to appear "buttoned up." Is a blazer needed? Probably not. But a simple pressed shirt and matching pants says you're disciplined about the apparent chaos that is today's financial world.





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First Impressions (continued)

> Office

The same goes for your office. Your Gen X clients expect you to add order to their world and it includes how your office looks. If you can't keep your own workspace organized, should they expect you to be capable of helping them? Tidy, clean and orderly is the goal. Look it over through the eyes of a visitor and make the needed changes.

Skip the "wall of fame": too many awards or plaques feel boastful. Place a few that mean the most to you where they can be noticed.

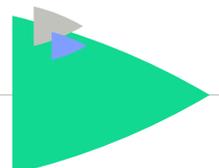
> Greeting

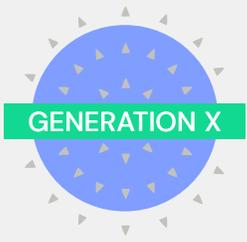
Greet your client at the office door vs having them brought to your office or a conference room. Firm handshakes. Smile. (Smiles are with the eyes, not the corners of the mouth.)

Offer some practical hospitality: coffee, water, soda. Use real glassware. Offer to walk through the office with your client and make introductions. Offer the restroom before the meeting begins.

Start the Meeting

- 1 Icebreakers:** family updates, weekend plans, recent travel, sports, weather.
- 2 Transition quickly** to meaningful financial topics.
- 3 Match your client's energy** and volume in conversation.





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Start the Meeting (continued)

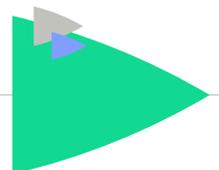
4 **Silence your tech** and remove any distractions.

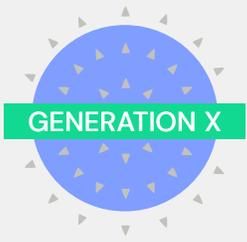
5 **Script:** *"Before we dive in, is there anything top of mind that you want to start with?"*

Gen X Life Stage Considerations

Gen X is in the middle of significant life-stage transitions that may surface in the meeting:

- **Empty Nesting:** Many are sending kids to college and transitioning to smaller homes. Frame planning around "what's next" and their expectations for their children's future needs.
- **Simplification is attractive:** Offer consolidation of accounts, streamlined portfolios, and reduced complexity. Apps are not always a welcome solution. Password and app fatigue is real.
- **Retirement Horizon:** They're eyeing retirement within 5–15 years but often feel behind. Provide tools and visuals to show progress.
- **Sandwich Generation Stress:** Address competing priorities with flexible, multi-goal planning.
- **Debt Pressures:** Many carry mortgages, college debt, or even parent-support costs into their 50s. Offer solutions that balance payoff with retirement savings.





Gen X Life Stage Considerations (continued)

For Gen X, it's about the Future:

> On Retirement Planning

"The point of all this planning is to give you the retirement you want, not just numbers on a page. Every choice we make today is about ensuring you'll have the money you need to live the life you've envisioned."

> On Investment Performance

"This fund's track record is solid, but what really matters is its trajectory. We're evaluating it not just for what it's done, but for what it can continue to deliver going forward."

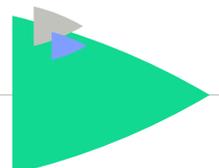
> On Reviewing Reports

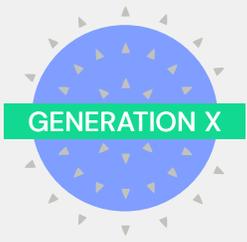
"This binder has all last year's trades and activity if you'd like to dig in. But right here on the front is what really matters, your updated Monte Carlo projections. I've adjusted some variables so you can see different potential futures. Looking back is useful, but looking forward is where the opportunity lies."

> On Annual Reviews

"We'll touch on how last year went, but I'd like to focus most of our time on what's ahead. What's on the horizon this year — good or bad — that could affect your plan? That's where we can prepare and adjust together."

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What to Say / Scripts That Work



You're carrying a heavy load right now. It won't last forever. Let's make sure the next stage is secure.



Here are three different paths forward, each with trade-offs. Which feels most aligned with your goals?



I know you like to handle things directly. Here's a tool that keeps you in control while I support in the background.



Many Gen X clients worry they're behind. Let's see exactly where you stand and what steps matter most.



I've pulled some independent research for you to review, you don't have to take my word for it.

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Wrapping Up



Recap responsibilities clearly: "Here's what I'll deliver and what I'll need from you, with dates."



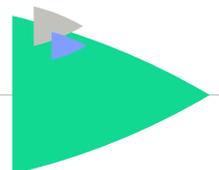
Reassure: "I'll send this in writing so you don't have to remember all the details."

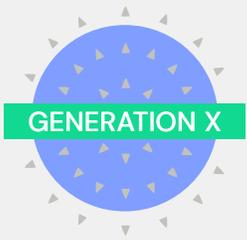


Thank them sincerely. Smile. Walk them to the door.



Follow through on all commitments.





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Gen X Stress and Burnout

Gen X is entering peak pressure years — financially and professionally — and the weight is showing.

> Financial Strain:

More than half of Gen X (56%) are caught in the “sandwich generation,” supporting both children and aging parents (NYSDCP, 2025). Many still carry mortgages, college debt, or parent-care expenses while trying to fund retirement. Roughly 30% have under \$100,000 saved for retirement, fueling anxiety about their ability to stop working. Debt plus underfunded accounts equals constant financial tension.

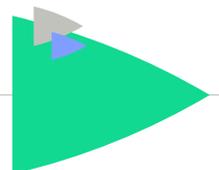
> Workplace Stress:

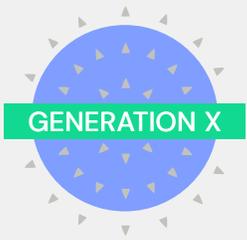
Gen X holds a large share of today's mid-to-senior leadership roles. Surveys show they are among the least confident about reaching financial goals in the next five years (FTSE Russell, 2025). Many report feeling “invisible” compared to Millennials and Boomers.

> Burnout:

A 2024 Deloitte study found over 40% of Gen X leaders report symptoms of burnout, higher than either Boomers or Millennials. Gen X is one of the most at-risk groups for chronic stress.

Empathy matters. Ask: “What feels most stressful about your financial situation right now?” Offer concrete steps to reduce complexity, consolidate accounts, and create a path forward.





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Dos & Don'ts



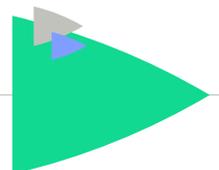
- > **Provide** independent resources and case studies.
- > **Deliver** side-by-side options instead of single prescriptions.
- > **Show** empathy: acknowledge financial stress without judgment.
- > **Invite** them into decision-making: "Which option feels right to you?"
- > **Ask** some open-ended questions to reveal what they may be holding back: "What else is on your mind that we should discuss?"

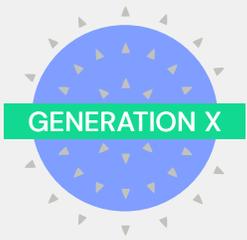


- > **Oversell** your history or firm; they care more about how this benefits them now.
- > **Pressure** them for instant decisions. They'll wonder what you're hiding by trying to rush them.
- > **Assume** loyalty. Gen X can be very loyal but you must earn it continuously.
- > **Belittle** their worries. Though they may seem minor to you, they're very real to your client.

Gen X and Communication Technology

- > Texts or emails are preferred.
- > Text or email about availability if a call is needed: "There's a matter that's easier to talk through over the phone. Do you have any availability today to chat? It will take ten minutes."





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Gen X and Inheritance Expectations

Gen X sits at the center of the largest wealth shift — but expectations don't always match reality.

> The Numbers:

By 2048, Gen X is projected to inherit ~\$39 trillion (SSGA, 2025). Surveys show only **57% of Gen X heirs intend to stay with their parents' advisor** (FA-Mag, 2024).

> Control and Transparency:

Gen X craves clarity. Regarding inheritances, they want to know what's likely, what's possible, and what's wishful thinking.

> Expectations vs. Anxiety:

Many Gen X clients assume an inheritance will fill their retirement gap, but rising health care costs, parents' longevity, and volatile markets mean some inheritances will be smaller than expected.

Wealth, Stress, and Opportunity

> Average Gen X retirement savings:

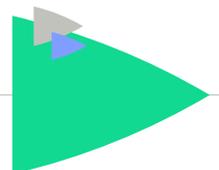
~\$182,000 (Envestnet, 2025).

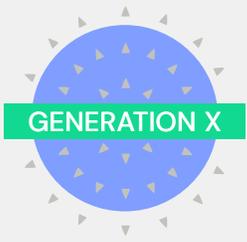
Median net worth:

~\$247k (ages 45–54) to ~\$364k (ages 55–64)
(Federal Reserve, 2023)

> 56% support

both children and parents financially
(NYSDCP, 2025).





Wealth, Stress, and Opportunity (continued)

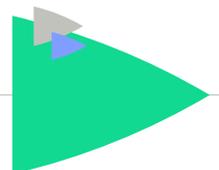
► Only **40%** use a financial advisor (BlackRock, 2024).

► **57%** report stress about meeting financial goals in the next 5 years (FTSE Russell, 2025).

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Advisor Action Steps

- 1 Future Focus:**
Always link solutions to upcoming transitions (empty nest, downsizing, retirement).
- 2 Simplify:**
Show how you can reduce account clutter, consolidate, and streamline.
- 3 Educate:**
Provide independent resources — white papers, case studies, online calculators.
- 4 Scenario Planning:**
Use “what-if” simulations to visualize risks and trade-offs.
- 5 Check-ins:**
Frequent, short touchpoints build credibility and reduce skepticism. Consider monthly. Always be prepared to discuss the work you've done.
- 6 Be Transparent:**
Use plain language around fees, risks, and performance.



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