

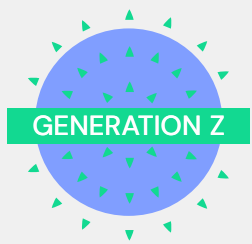
# 2026 Generation Z Field Guide

Born 1997–2012 | Ages 14–29 in 2026

## Gen Z Profile

- **Digital natives:**  
grew up with smartphones, social media, and instant access
- **Value transparency,** inclusivity, and personalization
- **Skeptical of traditional institutions,** but open to professionals who prove authenticity
- **Early adopters of side hustles,** gig work, investing via apps
- **Many just starting careers,** paying student loans, renting apartments, or saving for first homes
- **Trust peers, influencers, and online reviews** more than corporate advertising
- **Expect digital communication,** but crave human guidance when decisions carry high stakes





## Gen Z Meeting Mindset

➤ **Lead with authenticity.**

They want real talk, not rehearsed scripts. Be vulnerable.  
Vulnerability = Authenticity.

➤ **Show them the “why.”** They value context and purpose as much as the numbers.

➤ **Be transparent.** Fees, risks, and incentives must be laid out plainly.

➤ **Highlight ease & accessibility.** They want information available in bite-sized formats — dashboards, apps, infographics, blurbs.

➤ **Empower them.** They expect to be involved in decisions, not told what to do.

➤ **Keep future-focused.** Tell them what they can expect and how it can affect the rest of their lives.

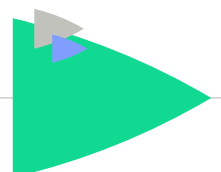
## First Impressions

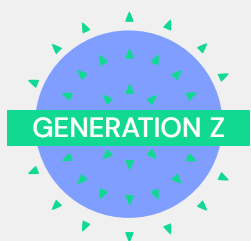
➤ **Internet Presence**

Gen Z clients are more likely than any generation before them to research professionals online before making contact. Keep your LinkedIn, website, and even Google reviews updated and consistent. Show professionalism, but balance it with personality. A touch of humor or a human-interest detail communicates that you take your work seriously, but not yourself too seriously.

Show digital fluency. This is the first generation of true digital natives. They'll expect you to use technology seamlessly. Dual monitors, screen-sharing tools, and paperless processes are table stakes.

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.





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## First Impressions (continued)

### > Meeting Location / Venue

Coaxing Gen Z into a formal office may prove difficult. If you sense hesitation, ask them to suggest a location or offer a casual restaurant or coffee shop. If early in the relationship, suggest they bring friends (groups can help allay nervousness) for an introductory chat. Virtual may be preferred though it can be tough to develop a meaningful connection that way and can be full of distractions.

### > Attire

Many assume they need to act trendy to connect with Gen Z, but what resonates most is authenticity and confidence. Dress modern yet approachable – smart casual that's clean, polished, and true to you. A blazer with jeans works as well as business casual. What stands out isn't labels, but effort and neatness.

### > Greeting

Meet them at the door, shake hands, smile, offer a drink in real glassware, walk them through and make introductions to staff, and point out the restroom before you begin

## Start the Meeting

1

### Icebreakers:

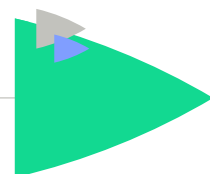
- + *"How's work treating you – busy, fun, or a little of both?"*
- + *"I'm a good bit older than you so maybe you can help: any tech solutions or online tools you've found lately that are really helpful?"*

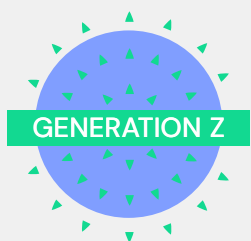
2

**Keep it focused:** Limit small talk, silence phones, and match their energy and tone

3

**Set direction:** Ask, *"What are the top few things you'd like to address today?"*





## Gen Z Life Stage Considerations

Gen Z are hitting major life stages later than previous generations. If you are Gen X or a Boomer, you'll often see them facing milestones you had already moved past at their age. These are not willful choices. It is simply the way life is today.

- **Student Debt:** Many are still repaying loans — planning must address payoff strategies.
- **First Jobs:** Building workplace benefits knowledge {401(k), health plans, HSAs}. Help them understand and leverage these options.
- **First Homes:** Saving for down payments while juggling rent and cost of living.
- **Side Hustles:** Income diversification is normal; tax and cash-flow planning is critical.
- **Investing Early:** Many dabble in crypto, apps, or self-directed investing. It's less "investing" and more playing / challenges with friends.
- **Family Formation:** Some are marrying and starting (likely smaller) families; child costs are entering budgets.

## What to Say/ Future-Focused Scripts That Work

### On Building a Plan

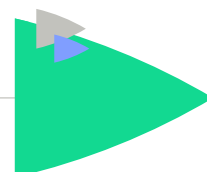


Let's create a plan that balances where you are today with the opportunities you want tomorrow. It doesn't have to be perfect on day one, it's flexible and grows with you.

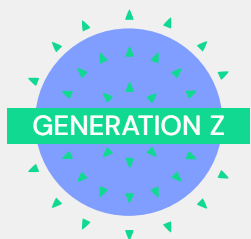
### On Exploring Options



Here are three possible paths forward. Each treats speed, risk, and flexibility a little differently. Which one feels most aligned with your goals right now?



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## What to Say/ Future-Focused Scripts That Work (continued)

### On Explaining Jargon



You don't need to speak finance to make good decisions. My job is to explain things clearly and answer questions — no matter how small — until you're comfortable.

### On Tracking Progress



I know you like to stay in control. Here's a dashboard you can log into anytime to check your progress, track your savings, and see how adjustments affect your future.

### On Values-Based Investing



If your money should reflect your values, we can explore socially responsible and ESG investment options. That way, your portfolio supports what matters to you while still building your future.

### On Student Debt



Student loans are a big weight for a lot of similar clients. Let's build a plan that pays them down steadily while still letting you invest and save for what's ahead.

### On Side Hustles and Multiple Income Streams



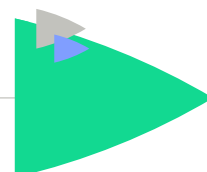
Many of my Gen Z clients have more than one source of income. Let's organize your cash flow so each dollar, from your main job or side hustle, has a purpose.

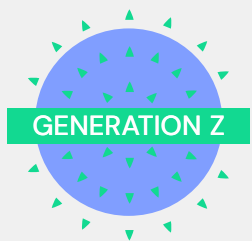
### On Career Changes and Flexibility



Job changes are common and sometimes even necessary for growth. Let's design your financial plan so it's portable, no matter where your career takes you.

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## What to Say/ Future-Focused Scripts That Work (continued)

### On Inheritance Expectations



You might receive an inheritance someday, but we'll build your plan so you're successful even without it. If it comes, we'll have a strategy ready to put it to work for you.

### On Managing Stress



Money stress is real — and you're not alone. My role is to simplify the choices, cut through the noise, and give you clear steps so you feel more confident and less overwhelmed.

## Wrapping Up



**Recap:** "Here's what I'll do, what you'll do, and when we'll check in."



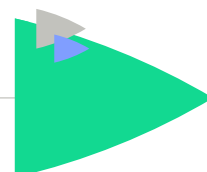
**Reassure:** "I'll follow up with a written summary so you don't have to remember everything."



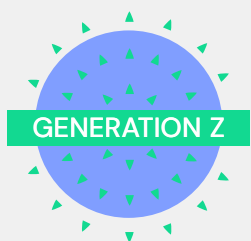
**As they leave, close with.** "I really appreciate you coming in. And I congratulate you for thinking about your financial future this way at such an early age. Getting a head start like this will really pay off for you." Smile.



**Follow through.** Always follow through.



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## Portability & Account Longevity

**Gen Z doesn't do "one job forever."** In fact, many estimates suggest this generation will work **15 to 18 jobs** across **5 to 6 careers** in their lifetimes. [McCrindle+2Study+2](#) New data also shows that Gen Z's average job stint in early career is just **1.1 years**—not out of aimlessness, but growth-seeking. [Randstad](#)

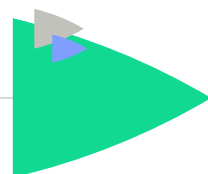
What does that mean for financial professionals? More rollovers. More "account chasing." More opportunities — but also more room for mistake if things aren't handled with foresight.

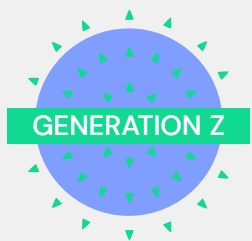
- Many people change jobs **~12 times** over their career — meaning potentially a **dozen separate 401(k) accounts** unless they're consolidated. [Her First \\$100K](#)
- Forgotten or abandoned 401(k)s are a real drag: as of 2023, **~29.2 million 401(k) accounts (worth ~\$1.65 trillion)** have been left behind or lost track of. [HiCapitalize](#)

- Vanguard research shows that job changes often come with income jumps — but also a **drop in retirement savings rate** because new plans default to lower contributions or automatic enrollment is missing. [Vanguard](#)

**Advisor Takeaway:** Don't just help Gen Z clients plan — help them *future-proof* their accounts.

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## Dos & Don'ts



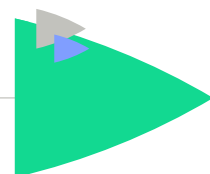
- **Provide** mobile-friendly tools and digital access
- **Tie** advice to near-term goals (paying debt, buying a house)
- **Keep** explanations visual and simple
- **Invite** questions without judgment
- **Be** responsive via text, email, or chat – the quicker the better. They expect on-demand service.
- **Reinforce** progress often even with small wins



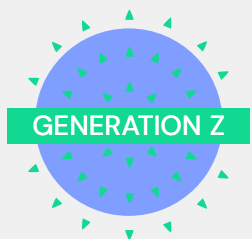
- **Overwhelm** with jargon
- **Assume** they'll trust you without proof
- **Overemphasize** long-term retirement at the expense of short-term goals
- **Use** outdated or clunky technology
- **Belittle** their worries – everyone's worries are real to them
- **Talk down** to them – they value respect and partnership

## Gen Z and Technology

- Expect e-signatures, online portals, and secure messaging
- Prefer text/email for confirmations; phone calls less effective
- Use screen-sharing and short videos to explain concepts
- Tech must be seamless; glitches harm credibility
- They value control: dashboards and apps that show progress at a glance







## Wealth, Stress, and Opportunity

### > Median Gen Z

#### net worth:

~\$45,000

(ages 25–29, Federal Reserve, 2025).

### > Average

#### student debt:

~\$27,000

(Dept. of Education, 2024).

### > 54% report

weekly financial stress

(Deloitte, 2025).

### > 70% say values

(environment, diversity, etc.) influence investment choices (Morningstar, 2025).

### > By 2048, Gen Z is projected to inherit

~\$16 trillion

(SSGA, 2025).

## Advisor Action Steps

1

### Lead with authenticity.

Drop the jargon, be real.

2

### Balance short- and long-term goals.

Show how debt payoff, saving, and investing can coexist.

3

### Use visuals.

Dashboards, infographics, and apps work better than thick binders.

4

### Provide quick wins.

Help them see progress fast.

5

### Align with values.

Offer ESG and socially-responsible investment options.

6

### Engage digitally.

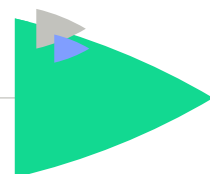
Be where they are: text, email, video.

7

### Educate patiently.

Many are learning financial basics; meet them where they are.

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