



YOUR GROWTH PLAYBOOK

# Gen X Prospecting



## Your Gen X Engagement Strategy

As Gen X leads the way into this Great Wealth Transfer, they are too critical for your business to ignore.

**Use this playbook to better understand what drives Gen X prospects, and how to engage with them in ways that build trust and lasting connections.**

### Focus Areas:

- Retirement planning and asset accumulation
- Solutions for parents' healthcare, tax, and estate needs
- Blend traditional and digital outreach: email, webinars, video meetings
- Use consultative, transparent communication to build trust
- Be available for quick questions or spur of the moment meetings

**Life Stage: Gen X is in their peak earning years with strong workplace influence and significant spending power.<sup>1</sup>**



**Challenges:**

- Balancing the twin pressures of raising children and caring for aging parents
- 56% worry about repaying student loans either for themselves or their children<sup>2</sup>
- Rising costs of raising a family and long-term healthcare for parents
- Difficulty aligning personal financial goals with family obligations

**Values:**

Independent and skeptical by nature, they value authenticity and direct communication. They prioritize work-life balance, prefer flexibility, and are often pragmatic. Stability is the driving force for many of their decisions. Gen X place a strong focus on relationships.<sup>3,4</sup>

**Opportunities:**

- Gen X represents the sweet spot: accumulating assets, making major financial decisions, and planning for retirement.
- High interest in investment education (stocks and mutual funds) and strategies to achieve their retirement goals.<sup>5</sup>

**How to Engage:**

This group responds well to consultative and transparent communication. Provide investment strategies plus solutions for healthcare, tax, and estate planning for their parents and education planning for their children. Blend traditional outreach like email and webinars with digital tools like video meetings to stay accessible on their terms.<sup>6</sup>

**Quick Win: Be available for quick questions or spur of the moment meetings. This responsiveness builds credibility.**

# Scripts

## How to Bring Gen X into Conversations with Aging Parents

### Sample Call Script

Advisor:

"Hi [Name], this is [Your Name] from [Firm Name]. I've been working closely with your parents on their financial and retirement plan, and as part of ensuring their long-term comfort and care, we often find it helpful to involve family members, especially those helping guide future decisions, like yourself.

Would you be open to a short conversation where we can walk through what's in place for them and discuss any areas where you might want more visibility, such as healthcare planning or estate considerations?

My goal is to ensure that as a family, everyone feels informed and confident about the next steps. Does [day/time] work for a quick 20-minute discussion?"

**Quick Win Tip: End with flexibility: "I can also set up a quick video call or send a short summary if that's easier for you."**

### Sample Email Script

Subject Line: **Helping Your Parents Plan Confidently for the Future**

Hi [Name],

I've been working with your parents to ensure their financial and retirement plan supports their long-term comfort and care. Many families find it valuable for adult children to have a clearer understanding of how things are structured—especially around long-term healthcare, tax planning, and estate matters.

I'd like to offer a short conversation (about 20 minutes) to walk through key areas that may affect you and your family in the future. I just want to ensure you know their plans and that you have clarity and peace of mind.

Would [day/time] work for a quick call or video chat?

Warm regards,  
[Your Name]  
[Your Title]  
[Contact Info]

## Scripts

### Discuss Education Planning Strategies with Gen X for their Children

#### Sample Call Script

Advisor:

"Hi [Name], this is [Your Name] from [Firm Name]. I've had the privilege of working closely with your parents to help them plan their retirement and long-term goals. Through our conversations, it was clear how much they value family and long-term financial security.

Right now, many younger families I work with are juggling retirement goals while also planning for college expenses and finding ways to balance both without derailing their own savings.

I thought it might be helpful to review a few strategies around 529 plans, investment options, and potential tax advantages that could help make education planning more efficient.

Would you be interested in a brief chat to explore how these strategies could align with your broader financial goals? I can also share a few resources on maximizing college savings while keeping retirement on track."

**Quick Win Tip: Offer to send additional materials that they can review ahead of time.**

#### Sample Email Script

Subject Line: **Balancing College Costs and Your Retirement Goals**

Hi [Name],

I've had the privilege of working closely with your parents to help them plan for their retirement and long-term goals. Through our conversations, it was clear how much they value family and long-term financial security.

Right now, many younger families I work with are navigating college planning for their children and their own retirement plans, one common concern I hear is how to manage those costs without sacrificing long-term financial goals.

I'd love to share some actionable strategies—like how to optimize education savings plans, leverage tax benefits, and still stay on track for retirement.

Would you be open to a short conversation this month? I'd be happy to meet in person or set up a virtual meeting.

Warm regards,  
[Your Name]  
[Your Title]  
[Contact Info]

# Scripts

## How to Approach Their Retirement Planning

### Sample Call Script

Advisor:

"Hi [Name], this is [Your Name] from [Firm Name]. I've been working with your parents for some time now, helping them manage their retirement and estate plans, and through those conversations, I realized it might be helpful to connect with you as well.

Many families at this stage in their life are starting to take a closer look at their own retirement goals, especially now that they're in their prime earning years. This is often the best time to fine-tune investment strategies, consider tax efficiency, and plan for healthcare costs down the road.

Since I already have a good understanding of your parents' financial framework, I can help you approach your own planning with that broader family context in mind. Would you be open to a quick 20-minute conversation to see where you stand and explore any opportunities you're interested in?"

### Sample Email Script

Subject Line: **Continuing Your Family's Financial Legacy: Planning for Your Own**

Hi [Name],

I've been working with your parents for a while now, helping them plan for retirement and managing their financial goals. Through those conversations, I realized it might be helpful to connect with you as well.

Many of my younger clients are in their peak earning years and are using this time to strengthen their retirement strategy, aligning investments, tax planning, and healthcare considerations to create a more secure future.

Since I already understand some of your family's broader goals, I can help ensure your own plan fits seamlessly within that bigger picture while staying tailored to your individual priorities.

Would you be open to a short conversation this month to explore that? I'm happy to connect by phone or video, whatever's easiest for you.

Warm regards,

[Your Name]

[Your Title]

[Contact Info]

## Secure Tomorrow, Start Today.

The path to growth (and long-term retirement security) starts with building strong relationships with the next generation.

At Cetera, we make next-gen prospecting easier, giving you the tools and support to grow your business with confidence.

Ready to connect with tomorrow's clients today?  
Explore how we can help you reach and engage with  
the next generation: [cetera.com/join-us](https://cetera.com/join-us).



For use with financial professionals only.

<sup>1</sup>BigCommerce. Danielle Lewes, "Marketing to Gen X: How Your Ecommerce Strategy Can Successfully Convert Them." Accessed Aug. 23, 2024. <https://www.bigcommerce.com/blog/gen-x-marketing/>.

<sup>2</sup>Financial Industry Regulatory Authority Inc. (FINRA). "The Forgotten Generation: Shining a Spotlight on Gen X's Financial Health." FINRA Unscripted podcast, Oct. 29, 2024. <https://www.finra.org/media-center/finra-unscripted/forgotten-generation-shining-spotlight-gen-x-financial-health>.

<sup>3</sup>Johns Hopkins University. "The Changing Generational Values," Nov. 21, 2022. <https://imagine.jhu.edu/blog/2022/11/17/the-changing-generational-values/>.

<sup>4</sup>Media Culture. "Values and Beliefs: What Drives Gen X Decision-Making," Dec. 15, 2023. <https://www.mediaculture.com/insights/values-and-beliefs-what-drives-gen-x-decision-making>

<sup>5</sup>Corebridge Financial Inc. "Gen Z Beginning Financial Planning Earlier Than Previous Generations." Press release, Apr. 24, 2024. <https://investors.corebridgefinancial.com/news/news-details/2024/Gen-Z-Beginning-Financial-Planning-Earlier-Than-Previous-Generations/default.aspx>

<sup>6</sup>Numerator. "Discover the Gen X Consumer." Accessed Aug. 23, 2024. <https://www.numerator.com/gen-x-consumer-behavior/>

Cetera Financial Group (Cetera) is a network of independent retail firms, including those that are members of FINRA/SIPC: Cetera Advisors LLC; Cetera Wealth Services, LLC (formerly known as Cetera Advisor Networks); Cetera Investment Services LLC (marketed as Cetera Financial Institutions or Cetera Investors); and Cetera Financial Specialists LLC. Entities registered as investment advisers with the Securities and Exchange Commission include Cetera Investment Management LLC and Cetera Investment Advisers LLC. Cetera's principal office is located at 655 W. Broadway, 11th Floor, San Diego, CA 92101.

Avantax Planning Partners, Inc. is an SEC registered investment adviser within the Aretec Group, Inc. (dba Cetera Holdings, an affiliate of Cetera). All the referenced entities are under common ownership.

Individuals affiliated with Cetera firms are either registered representatives who offer only brokerage services and receive transaction-based compensation (commissions), investment adviser representatives who offer only investment advisory services and receive fees based on assets, or both registered representatives and investment adviser representatives, who can offer both types of services.

For use with financial professionals only.

© 2026 Cetera Financial Group<sup>®</sup> Inc. 01/26 26-902750

