

YOUR GROWTH PLAYBOOK

Gen Z Prospecting



For use with financial professionals only.

Your Gen Z Engagement Strategy

Don't underestimate the role Gen Z prospects can play in your business. Although they are just getting started, this is a great opportunity to start education and outreach and build trust so you can build your book.

This playbook equips you with the knowledge and tools to better understand Gen Z prospects, ways to meet them where they are, and help guide them through their financial planning journey.

Focus Areas:

- Start with the basics: budgeting, saving, and understanding workplace retirement plans.¹
- Create bite-sized, digital-first content: think short videos, blogs, and podcasts.
- Emphasize ESG and sustainability: align messaging with Gen Z's values.
- Build thought leadership: establish credibility as a trusted voice and influencer in your niche.

Life Stage: Gen Z is entering early adulthood and balancing education, launching careers, and beginning their journey toward financial independence. They're starting to earn income, build savings, and define their financial goals.



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**Challenges:**

- Entered adulthood during the COVID-19 Pandemic
- Managing student loan debt
- Facing high inflation and rising living costs
- Navigating an unpredictable job market
- Dealing with stagnant wages and economic uncertainty

**Values:**

Despite being early in their financial journey, Gen Z is more focused on long-term financial planning than previous generations.¹ Financial stability is a top priority.² Like Millennials, they care about sustainable investing and making a positive impact, but they prioritize financial outcomes first.³

**Opportunities:**

Gen Z may be the youngest generation in the workforce, but their influence is growing rapidly. With projected spending power reaching \$12 trillion by 2030, they represent a major opportunity. However, they are also the least financially literate, making them eager to learn. Their top interests include:

- Building and sticking to a budget
- Creating an emergency fund
- Strengthening savings to weather job market fluctuations

**How to Engage:**

Gen Z relies on TikTok, YouTube, and influencers for financial information. Advisors who produce short, engaging content—like quick videos or blog posts—can establish themselves as trusted voices in the digital spaces where Gen Z is seeking financial guidance. Respect their questions and social media habits. What may seem trivial may be the first step in a meaningful financial journey. By meeting Gen Z where they are, advisors can build credibility and guide them as their financial lives grow.⁴

Quick Win: Offer educational content that empowers without overwhelming. It is important to help them feel more confident, not more stressed, about their financial future.

Scripts

How to Bring Gen Z into Conversations with Aging Parents

Sample Call Script

Advisor:

“Hey [Name], this is [Your Name] from [Firm Name]. I’ve been helping your parents with some financial planning, and we thought it could be helpful for you to join a quick chat, just to keep everyone on the same page.

It’s super informal, maybe 15 minutes on a video call. Does [day/time] work for you?”

Sample Email Script

Subject Line: **Quick Family Check-In**

Hi [Name],

I’ve been working with your parents on their financial plan, and we thought it’d be great to have you join a short conversation, just so you’re looped in on the big picture.

Totally casual, about 15 minutes on a video call. Does [day/time] work?

Best,

[Your Name]

[Your Title]

[Contact Info]

Scripts

How to Approach Financial Planning

Sample Call Script

Advisor:

"Hi [Name], it's [Your Name] from [Firm Name]. I've been working with your parents, and they mentioned you're starting to think more about your own finances.

I'd love to do a quick call, just 15 minutes, to walk through some easy ways to build a budget, set up savings, and start your financial foundation. Want to find a time this week?"

Sample Email Script

Subject Line: **Starting Your Financial Plan (Simple & Stress-Free)**

Hi [Name],

Your parents mentioned you're starting to think about your finances. That's awesome. I'd love to share a few simple steps to help you build a solid foundation for saving and planning ahead.

Up for a quick 15-minute call or video chat this week?

Thanks,

[Your Name]

[Your Title]

[Contact Info]



Scripts

How to Offer Additional Financial Education Learning Opportunities

Sample Call Script

Advisor:

"Hey [Name], it's [Your Name] from [Firm Name]. I've been working with your parents on their financial and retirement plans. I'm reaching out because I run short financial sessions on things like saving, budgeting, and investing; really easy-to-follow, real-world stuff.

Would you like me to send you a quick invite to the next one or hop on a short call to go over a few basics?"

Sample Email Script

Subject Line: **Quick Learning Sessions on Financial Planning**

Hi [Name],

I've been working with your parents on their financial and retirement plans. I host short, practical sessions on financial topics like budgeting, saving, and investing. They are designed for people just starting out.

Would you like me to send you the next session invite or set up a quick chat to go over a few things?

Best,

[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.



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¹Corebridge 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>

²Johns Hopkins University. "The Changing Generational Values," Nov. 21, 2022. <https://imagine.jhu.edu/blog/2022/11/17/the-changing-generational-values/>.

³Charles Russell Speechlys. "Charles Russell Speechlys finds that Gen Z prioritises financial planning and saving amidst growing economic challenges," March 11 2025. <https://www.charlesrussellspeechlys.com/en/news-and-events/news/2025/03/charles-russell-speechlys-finds-that-gen-z-prioritises-financial-planning-and-saving-amidst-growing-economic-challenges/>

⁴Basis Technologies. "How Financial Services Advertisers Can Reach Gen Z and Millennials," Sept. 28, 2022. <https://basis.com/blog/how-financial-services-advertisers-can-reach-gen-z-and-millennials>.

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