

Generational personas: Life stages

Middle-aged investors



Financial misinformation is everywhere, and today's investors face an overwhelming amount of content that isn't always accurate or relevant to their needs. As a trusted advisor, your role is to provide clear, confident guidance tailored to where your clients are in their financial journey. This guide focuses on **pre-retirees** in their peak earning years as they prepare for the transition into retirement and managing long-term financial stability.

Financial priorities

Retirement ■ **Tax efficiency** ■ **Legacy planning**

Common sources for financial information

As investors age and their financial needs become more complex, there's a growing demand for holistic financial advice.¹ Higher-income and well-educated individuals are most likely to seek financial advice, giving advisors the opportunity to provide tailored and professional guidance.²

Trusted advisor actions

- ✓ **Position yourself as their go-to resource**
Regularly share research-backed insights through email newsletters, white papers, and webinars to reinforce your role as their primary source of financial knowledge.
- ✓ **Address complex topics through long-form content**
Many investors in this life stage value in-depth, data-driven analysis, so offer detailed guides or recorded presentations on topics like tax-efficient investing, estate planning, and retirement drawdowns.
- ✓ **Encourage referrals through educational events**
Since higher-income clients are more likely to seek professional advice, hosting client/guest seminars may introduce new prospects while reinforcing trust with existing clients.

The
Trusted
Advisor ✓

Typical investment profile

🕒 **50%-70% equities /
30%-50% fixed income:**

Shifting focus to stability

Tax efficiency is key:

Roth conversions, tax-loss harvesting, and drawdown planning

Alternative investments:

Real estate, annuities, or dividend stocks for passive income

Sequence of returns risk management:

Ensuring withdrawals align with market conditions

¹ "The looming advisor shortage in US wealth management," McKinsey & Company, February 2025

² "Trust in Financial Institutions and Demand for Financial Advice," Journal of Financial Counseling and Planning, April 2023

The examples in the investment profile above are for illustrative purposes only. This investment profile is not a recommendation of any specific asset allocation.

Case study

Accountable advice

The journey: Chris, 54, had accumulated significant retirement savings, but was following a YouTube investing guru who claimed to have a stock-picking system for a stable retirement. His wife, Jill, 53, was skeptical because most of his trades had underperformed, and their portfolio wasn't growing as expected.

The challenge: Chris was considering shifting a large portion of their retirement savings into an unproven strategy. Jill, concerned about taking unnecessary risks, urged him to meet with a financial advisor before making any major changes.

The advisor's role: Instead of dismissing Chris's enthusiasm, the advisor asked key questions: "Does this YouTuber know your financial picture? Is he accountable if this trade fails?" She explained to Chris that financial advisors are legally obligated to act in their clients' best interests, unlike influencers who may profit regardless of outcomes. She then reviewed their retirement timeline, withdrawal strategy, and tax efficiency, helping Chris and Jill see the bigger picture.

The outcome: Chris realized that while the YouTuber was entertaining, he wasn't looking out for their financial future. Chris and Jill left the meeting with a well-balanced investment strategy designed for sustainable retirement income and long-term stability.



**Help your clients make trusted and informed decisions,
so they can live their best lives today and tomorrow.**



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Case studies represent hypothetical persons and events and are for illustrative purposes only.

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