

Generational personas: Life stages

Wealth accumulators



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 **mid-career investors** prioritizing growth in their portfolios while balancing career and family financial decisions.

Financial priorities

Home ownership ■ Retirement contributions ■ Asset growth

Common sources for financial information

Mid-career investors are increasingly using digital platforms that combine automated tools with human advice.¹ Despite this trend, many still rely on financial advisors for complex decisions like tax planning and investment diversification.

Trusted advisor actions



Bridge the gap between digital tools and personalized advice

Position yourself as the professional who can validate, refine, and expand on insights clients gain from digital platforms.



Offer financial planning sessions tied to life milestones

Mid-career investors make key financial decisions around homeownership, career growth, and family planning. Use these transitions as engagement opportunities.



Curate and simplify market insights

With so much financial content online, focus on cutting through the noise and presenting clear, actionable strategies tailored to each client's goals.

The Trusted Advisor

Typical investment profile



**70%-80% equities /
20%-30% fixed income:**

Growth-oriented but with increasing risk management

Diversified portfolio:

Mixture of equities, real estate, and tax-efficient funds

Maximizing tax-advantaged accounts:

Roth IRAs, 401(k) employer matching, HSAs

Starting risk mitigation:

More focus on balanced funds and bond exposure

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

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

Prioritizing for parents

The journey: Jessica and Mark, both 35, had just welcomed their first child. Between sleepless nights and endless baby expenses, they suddenly realized they had no real financial plan.

The challenge: A late-night internet search led to conflicting advice on saving for college, paying off debt, or maximizing retirement savings. Overwhelmed by too many choices, they worried about making the wrong financial move.

The advisor's role: Their advisor helped prioritize their financial goals by setting up a 529 college savings plan, adjusting retirement contributions, and managing life insurance and estate planning to protect their growing family.

The outcome: Instead of stress-scrolling finance blogs at 2 a.m., Jessica and Mark now have a clear plan and a trusted partner guiding them through financial decisions.



**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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