

## Generational personas: Life stages

# Young 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 **young investors** who are just starting their financial journeys, often relying on social media and peers for advice.




## Financial priorities

**Budgeting** ■ **Student loan repayment** ■ **First investment accounts**

## Common sources for financial information

Gen Z is the most likely generation to get financial advice from social media, though friends and family remain their top sources of investment guidance.<sup>1</sup>


## Trusted advisor actions

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**Leverage digital channels to counter misinformation**  
 Create short-form, digestible content (e.g., videos, newsletters) that meets young investors where they are – on social media and mobile platforms.
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**Host interactive financial education sessions**  
 Webinars, Q&As, and online workshops can provide foundational knowledge on budgeting, investing, and debt management.
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**Position financial planning as an early-career advantage**  
 Encourage young investors to start building financial habits now to lay the groundwork for future wealth.

<sup>1</sup>"Here's the top place Americans get financial advice — even young Americans," Bankrate, December 2023

The  
**Trusted**  
Advisor 

### Typical investment profile

 **80%-90% equities / 10%-20% fixed income:**

High risk tolerance due to long time horizon

### Emphasis on dollar-cost-averaging:

Regular contributions to take advantage of market fluctuations

### Diversified growth focus:

Index funds, ETFs, and some individual stock exposure

### Minimal bonds or fixed income:

Except for emergency cash reserves

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

# Day-trading Dave

**The journey:** Dave, 25, got hooked on day trading, following stock tips from social media. At first, the thrill of quick wins made him feel like a market pro.

**The challenge:** After months of trading, he noticed a troubling pattern: his balance was steadily shrinking. The losses in his trading accounts outweighed the contributions to his 401(k), causing sleepless nights with every market dip.

**The advisor's role:** Instead of discouraging trading entirely, Dave's advisor helped him set long-term goals and guardrails, allocating only a portion of his portfolio to trading. She introduced him to tax-efficient strategies and risk management techniques to help build a strong foundation for his financial future.

**The outcome:** With a structured plan in place, Dave still enjoys trading, but he's now on the right path for paying down his student loans and achieving financial independence.



**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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