

A woman with long, wavy brown hair is shown in profile, looking out a window at night. The background is filled with warm, out-of-focus bokeh lights, suggesting an urban setting. She is wearing a dark, textured scarf and a dark jacket. The overall mood is contemplative and serene.

Engaging Millennials

**THE RUBIK'S CUBE OF
FINANCIAL PLANNING**

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SETTING THE STAGE

Greatest Generation: Born 1927 - 1945

Baby Boomers: Born 1946 - 1964

Gen X: Born 1965 - 1980

Gen Y: Born 1981 - 2000

TRANSFERRING WEALTH

Great Transfer: Over \$12 trillion

“Greater” Wealth Transfer: Over \$30 trillion

Between 2031 and 2045, 10 percent of total wealth in the United States will be changing hands every five years.

THE INDUSTRY IS FACING A MAJOR

Challenge



WHY WE'RE NOT MOTIVATED

#1: Retirement is right around the corner

#2: Gen X / Gen Y not desirable clients.

**Was it you...
or was it me?**



“Many investment advisors will see their hard earned asset base evaporate - and the value of their firms plummet - because they don’t know how to connect with their clients’ children.”

InvestmentNews - July 2015

InvestmentNews Survey (April 2015):

66% of children fire their parents' financial advisor after inheriting their parents' wealth.

Corporate Insight Survey (February 2015):

Only 20% of advisors are targeting younger family members of their clients.

An aerial photograph of a city skyline, likely New York City, during the golden hour of sunset. The sky is a mix of blue and orange, with scattered clouds. The city is densely packed with buildings of various heights and colors, with a prominent dark skyscraper in the center. The text "GAINING INSIGHTS TO Young Clients" is overlaid in white, with "GAINING INSIGHTS TO" in a bold sans-serif font and "Young Clients" in a larger serif font.

GAINING INSIGHTS TO Young Clients

WHAT MILLENNIALS *DON'T* WANT

A process designed for older clients

“Financial planning lite”

Patronizing Conversations

NEW ATTITUDES OF MILLENNIALS

Technologically Savvy

Expect transparency and control

Readily share information with peers

Not interested in the investment details

A man in a light blue t-shirt and dark pants is sitting on a stone wall, looking out over a vast landscape. The landscape includes a city below, mountains in the distance, and a cloudy sky. The text 'TAKING ADVANTAGE OF THIS' is overlaid in white, bold, sans-serif font.

TAKING ADVANTAGE OF THIS

Opportunity

SERVING YOUNG CLIENTS = EDUCATION

- Student Loan Repayment Strategies
- Short Term (1-5yr) Goal Planning
- Entrepreneurship and Freelancing
- Maximizing Company Benefits
- Redefining Retirement

STUDENT LOANS AND Debt Management

A photograph of a wooden desk with a laptop, an open notebook, and a pen. The laptop is open and positioned in the background. In the foreground, an open notebook with a grid pattern is lying flat, and a black pen is resting on it. The background is slightly blurred, showing what appears to be a bookshelf.

UNDERSTANDING THE OPTIONS

Income-based repayment plans

Pay as you earn

Income contingent repayment

Public service loan forgiveness

“Student loan analysis is a bit like the young person’s Social Security analysis.”

Alan Moore - Co-Founder, XY Planning Network



CAREER PLANNING FOR Millennials

CAREER PLANNING

Transitioning to new jobs

Negotiating salaries

Going back to school

Maximizing company benefits

Starting a business

HOW YOU CAN LEARN FROM The Pioneers



Where We Begin

New Revenue Models

Online Marketing

Where To Begin

New Revenue Models

Online Marketing

Video Conferencing

Where To Begin

New Revenue Models

Online Marketing

Video Conferencing

Robo Advisors

Jean's Personal Account Overview

[Deposit ▾](#)[Rollover](#)[Add Goal or IRA](#)

+ TOTAL BALANCE FOR ALL GOALS

\$31,232.17

TOTAL EARNINGS - \$1,255.83 ⓘ

TAX LOSS HARVESTING+ OFF
Harvested Losses \$0.00

- Other

ON TRACK

CURRENT BALANCE
\$31,232.17
TARGET
\$150,000.00 ✎

PERIOD SINCE [ACCOUNT OPENED \(JULY 2015\)](#) ▾

+ What you've invested **\$32,488.00**

+ What you've earned **-\$1,255.83**

Earnings % ⓘ **-3.9%**

Time-weighted return ⓘ **-4.0%**

🔄 AUTO-DEPOSIT ON OCT 15TH **\$4,500.00**

⊕ SMARTDEPOSIT OFF

BONDS
51%



STOCKS
49%

Basket	Balance
Bonds	\$16,300.54
Stocks	\$14,931.63
Change allocation	Portfolio details

“Non-traditional wealth players who are willing to test the boundaries of existing business models by pursuing disruptive strategies that reshape the industry.”

Accenture - The “Greater” Wealth Transfer



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