

YCHARTS

Winning the Next Generation of Clients

With Nick Maggiulli





Nick Maggiulli

Chief Operating Officer
Ritholtz Wealth Management



Molly Fernandez

Director of Ent. Customer Success
YCharts

What We'll Cover

1. The Wealth Transfer Wake-Up Call
2. Understanding the Next Generation
3. Educating Through Connection
4. Guiding Real-Life Decisions
5. The Opportunity Ahead

Section 1

The Great Wealth Transfer

\$84 Trillion Will Change Hands. Will You Keep Your Share?



80%

of heirs fire their parents' financial advisor.

(ThinkAdvisor, 2025)



82%

of Millennials say their financial planning needs improvement.

(Northwestern Mutual, 2025)



20%

of Gen Z seek professional financial advice.

(Investopedia, 2025)

The Real Risk: Retention > Returns

Retention today depends on...

- ✓ Relevance
- ✓ Relatability
- ✓ Trust before a transfer



Section 2

Understanding the Next Generation

What Younger Investors Think Advisors Do

42% Think advisors are “only for the wealthy.”

44% Believe you don’t need an advisor until middle age.

45% Individuals overestimate fees.

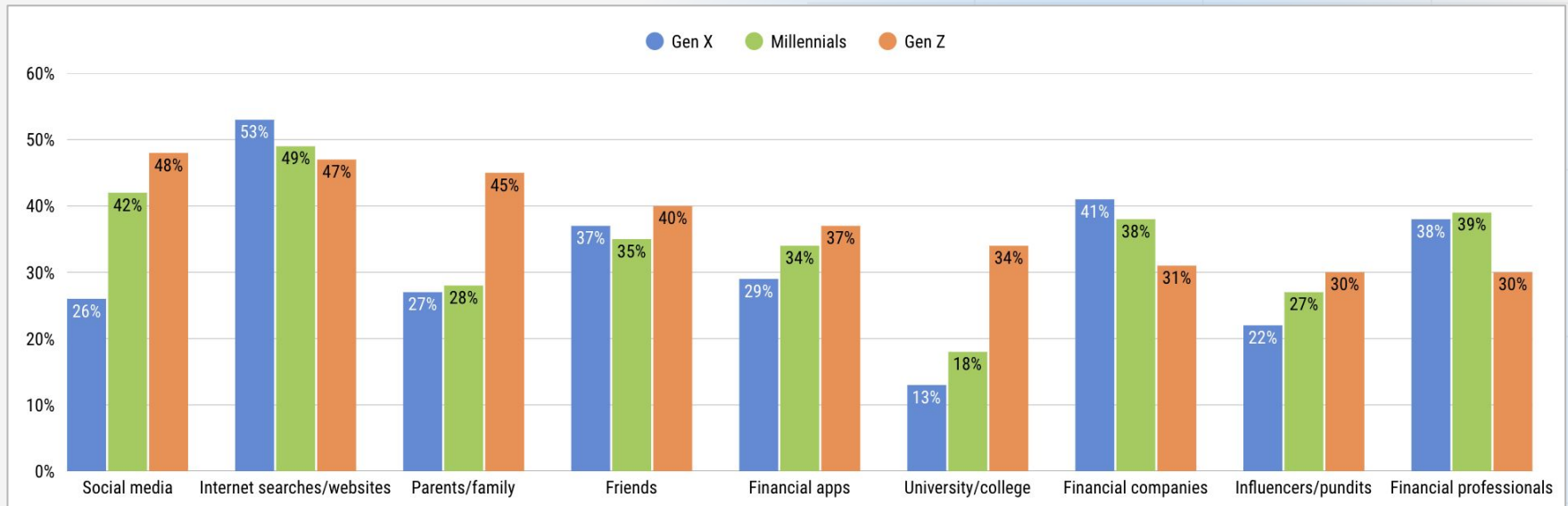
**Many assume
advisors only manage
investments.**



48% of Gen Z Rely on Social Media for Financial Advice

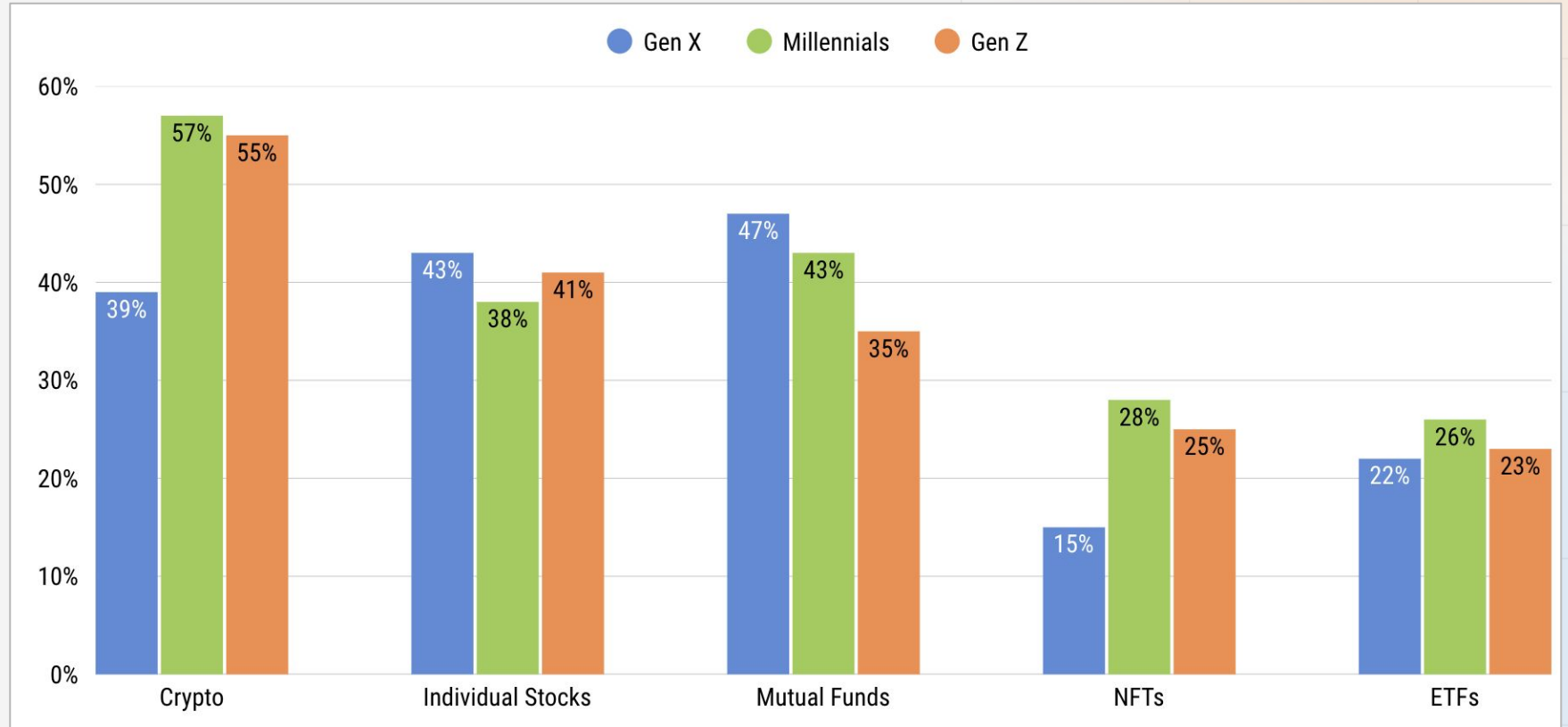
41% Have acted on misleading information.

71% Want advice but don't know where to find it.



Source: CFA Institute, Gen Z and Investing

How Younger Generations Actually Invest



Source: CFA Institute, Gen Z and Investing

Section 3

Educating Through Connection

Reframe Your Role from Money Manager to Life Planner



Use storytelling to show how your advice impacts clients' goals.



Pair data with personalized narratives to show holistic planning.



Position yourself as a guide through major life decisions, not just a market expert.



Become the Credible Voice Clients Turn to First



Younger investors are overwhelmed by conflicting online information.



Use data to clarify (not complicate) what clients are seeing online.



Help clients cut through noise with clear, visual explanations.



Earn trust by debunking investment myths and bringing context to trends.

Connect What Clients Care About to What Works



Link clients' personal values (*sustainability, innovation, freedom*) to sound financial decisions.



Model tradeoffs between speculative and diversified strategies.



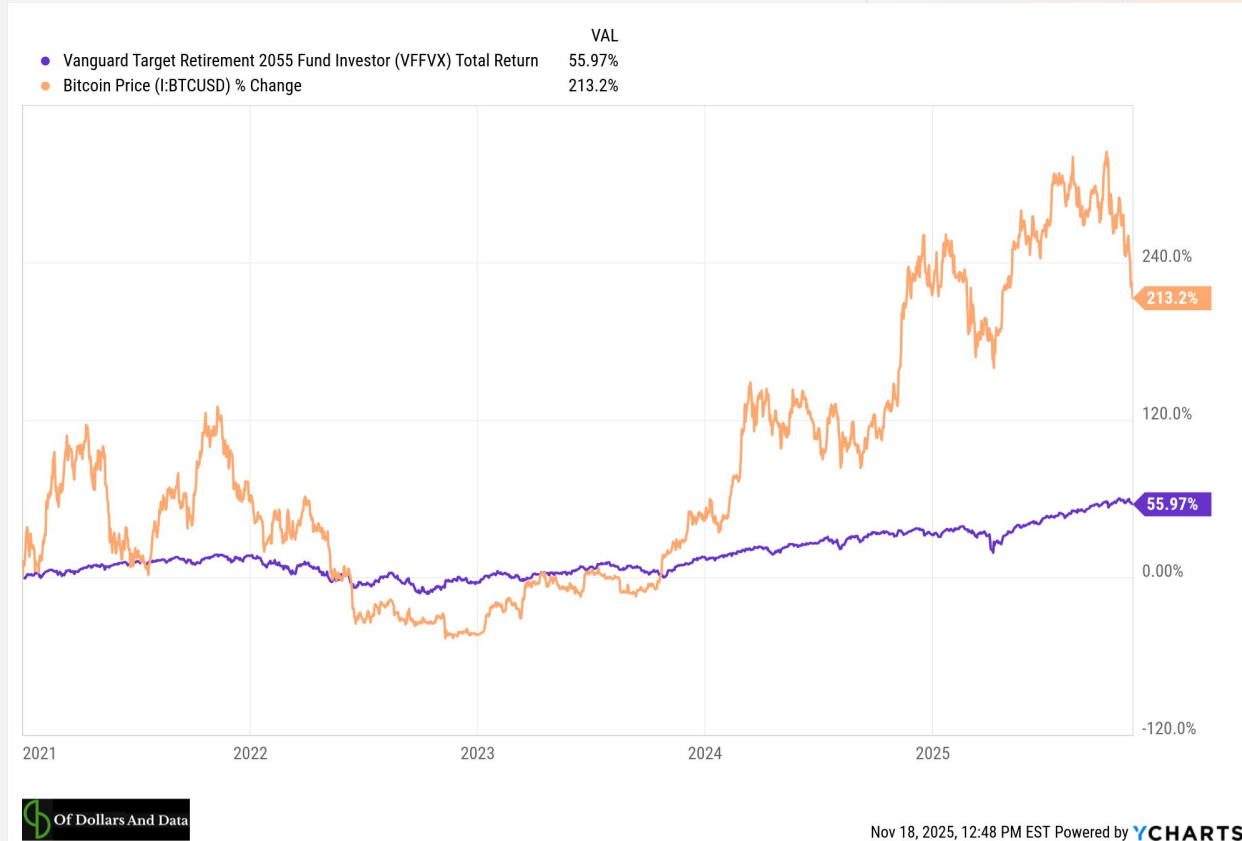
Show how small changes affect long-term outcomes.



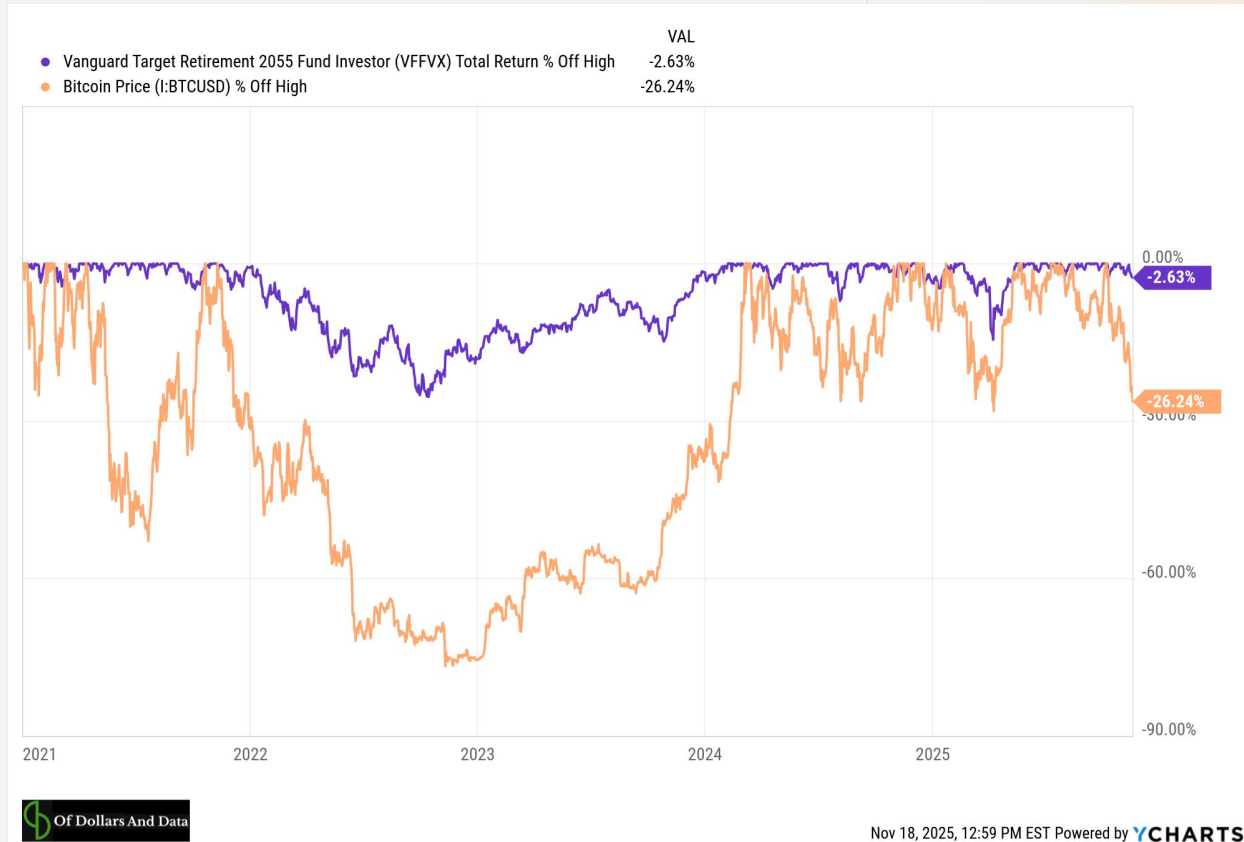
Section 4

Guiding Real-Life Decisions

Help Clients See the Difference Between Excitement & Strategy



More Excitement = More Volatility?



Build Confidence by Making Clients Part of the Process



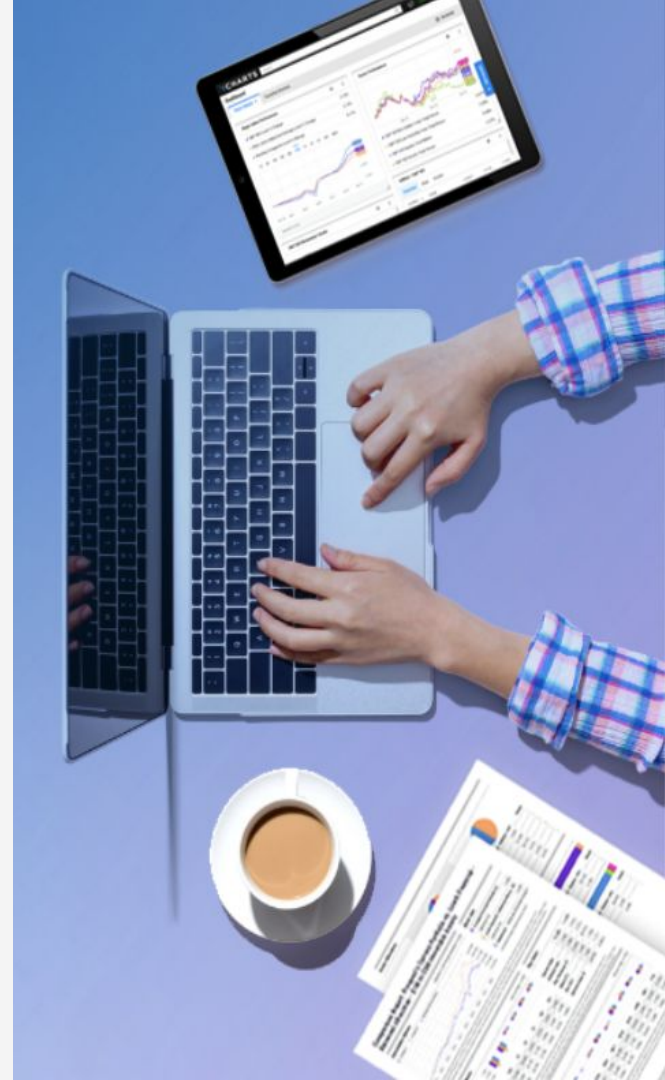
Invite clients into the planning process (*show progress, don't just report it*).



Use visuals to help them track evolving goals and understand trade-offs.



Replace one-way reviews with collaborative, ongoing conversations.



Show Up When It Matters Most



New Job

Model equity compensation and tax implications.



First Home

Visualize mortgage affordability and liquidity.



Marriage

Create joint financial and family planning strategies.



Family Planning

Build education savings and update insurance.



Inheritance

Model tax impacts and portfolio diversification.

Section 5

The Opportunity Ahead

Advisors Who Show Win Over Those Who Tell

1

Modern clients expect visuals and context, not just performance metrics.



2

Turning abstract data into clear stories helps clients understand your recommendations.



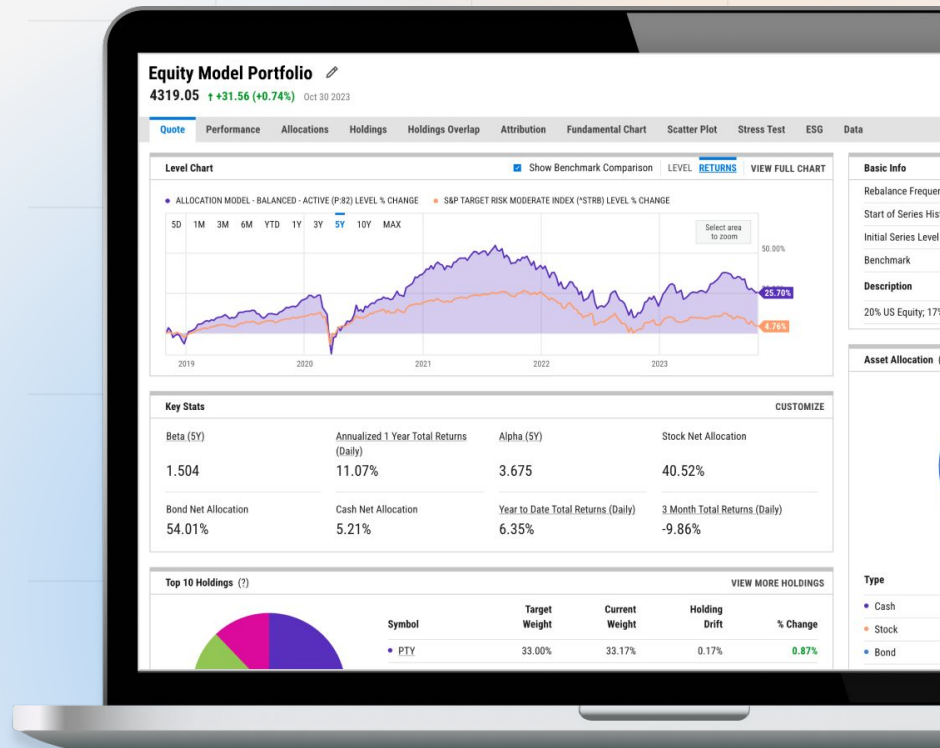
3

Showing “why” behind the plan builds more trust than talking about returns.



The Opportunity Is Here... Are You Ready to Capture It?

- ✓ Connection beats performance.
- ✓ Visuals build trust faster than words.
- ✓ Advisors who adapt early will own the next generation of wealth.



Q&A

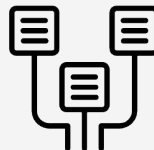
Nick's Top YCharts Tools & Use Cases:

- **Creating visuals** to educate others & simplify complex or dense subject matter
- **Sharing insights or data** on LinkedIn to start dialogues.
- **Identifying stocks and funds** that meet certain investment criteria.

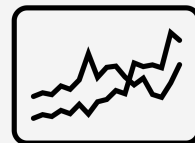
Proposals



AI Chat



Charts





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