

What Gen Z Investors Want and How Advisors Can Deliver

Meet Gen Z The Investors of Tomorrow



Who They Are:

- **Born between 1997 and 2012**, they are the most digitally connected generation yet.
- Set to inherit **\$30 trillion** in wealth by 2030^{1,2}.

Why They Matter:

- **56% of U.S. Gen Z** individuals already own investments³.
- They prioritize personalization, transparency and social impact, setting new standards for the wealth management industry.

What Gen Z Cares About in Wealth Management

Seamless Technology:

- **48% of Gen Z investors** use social media to learn about investing³.
- They expect intuitive, mobile-first tools and real-time access to financial insights.

Cost-Conscious Investing:

- **80%** of Gen Z prioritize the lowest-cost financial service solutions—more than any other generation⁴.

Personalization and Transparency:

- **81%** want tailored financial advice that aligns with their individual goals³.
- **41%** emphasize the importance of clear, upfront communication and ethical investing³.



How Financial Advisors Can Meet Gen Z Expectations



Modernize Your Tools:

- Use digital platforms like Docupace to automate workflows, eliminate paperwork and deliver seamless onboarding experiences.

Champion Accessibility and Affordability:

- Offer low-cost investment options that remove barriers like high fees and account minimums, critical to Gen Z's belief in equal access to financial opportunity.

Educate and Empower:

- Offer webinars, personalized videos and on-demand resources to help them feel informed and confident in their financial decisions.

Gen Z Wants Advisors Who Collaborate and Innovate

Involve Them:

- 70% of Gen Z investors want collaborative relationships where they are part of decision-making⁵.

Leverage Tech for Advice:

- Use tools like Docupace to integrate data-driven insights into conversations, ensuring a modern and personalized approach.

Focus on Ongoing Education:

- 65% of Gen Z investors prefer advisors who provide regular learning opportunities like videos, tutorials and actionable guides⁵.



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Docupace is a solutions provider focused on digitizing and automating operations in the financial advice and investment industry. Financial services firms use the Docupace Platform (a cloud-based, integrated software suite) to reduce back-office expenses, improve efficiency, strengthen recruiting and enhance the experience of advisors and investors.

With headquarters in Holmdel, New Jersey, Docupace is proud to serve some of the largest independent broker-dealers and registered investment advisers (RIAs) in the financial services industry. For more information, please visit docupace.com.

Sources

1. NY Times: "Why Gen Z Is Shaping the Future of Wealth Management" (2023).
2. CFA Institute: "Gen Z Investors and ESG: How They're Driving Change" (2023).
3. FINRA-CFA Institute Research: "Understanding Gen Z Investors: Early Engagement Trends" (2023).
4. RFI Global: "The Future of Investing: How Gen Z Is Shaping the Financial Landscape" by James Langston (March 4, 2025).
5. Fidelity Investments 2022 Investor Insights Study: August 8 through September 2, 2022, n= 2,490 investors age 21 or above with household investable assets of \$50K or more.