



Targeted digital strategies that turn Gen X prospects into clients

October 01, 2025, 8:00 a.m. EDT

To paraphrase Patrick Swayze in "Dirty Dancing," nobody puts Generation X in a corner. But some financial advisors are still hesitant when it comes to distinguishing and prioritizing the demographic in their digital marketing.

The question is why. As a marketing consultant to financial advisors, my impression is that they assume the 45- to 60-year-old cohort will relate to images of [affluent gray-haired baby boomers](#) on one end of the demographic spectrum and younger millennial families frolicking on a beach on the other.

Possibly, advisors don't prioritize Gen Xers because they carry more credit card debt than any other generation. Or maybe it's [because they are struggling](#) to raise their children and put them through college while simultaneously taking care of aging parents. Younger Gen Xers are in mid-career, still [paying off their student loans](#). As they age, many will have adult children returning to the nest.

But with so many advisors focused on the \$46 trillion poised to be inherited by millennials, they forget that Gen X is right behind, set to receive an estimated \$39 trillion in the great wealth transfer. Advisors who don't tailor their digital marketing to fit the so-called forgotten generation risk missing out on growth opportunities.

Prioritize SEO for Google

According to a recent survey from Sprout Social, only 15% of Gen X use social media to search for new products or services. Instead, [they rely on Google](#), with half of the respondents saying social media does not influence their purchasing decisions at all.

Advisors, therefore, should [prioritize search engine optimization SEO for Google](#). It's not enough to optimize just for websites and blogs, but also for YouTube — Gen X's second-most-used search engine — for finding nostalgic videos, learning new skills and researching [product and service reviews](#).

Gen AI and Gen X investors

Only 25% of those aged 50 to 60 use AI tools, and of that set 66% say they use AI to gain new knowledge, according to [Pew research](#). Generative search in [tools like ChatGPT](#) is becoming increasingly embedded in consumer behavior.

I suggest adapting websites to include updates such as Q&A sections for blogs, using conversational tone and schema-friendly formatting. Gen X may be slower to adopt AI, but the future is already here. It's time to start shaping your [digital marketing strategy with AI in mind](#).

Informational social media posts and ads that give Gen X new information can help warm up leads. I encourage advisors to post more short- and long-form videos on topics like debt reduction, saving for college or vocational education on YouTube, on their website and on Facebook.

Emphasize the future (but don't forget nostalgia)

Other ideas include lead magnets like blogs that focus on topics that speak directly to Gen X realities, for example:

- Claiming your adult child for tax savings
- Saving for retirement while caring for a loved one
- Strategies to build wealth while paying down debt.

And including nostalgic and authentic mentions of all things '80s and '90s — cue Walkmans, scrunchies and Cabbage Patch Kids — can't hurt to draw an audience.

Building a marketing plan for Gen X isn't always easy. Each of its members is unique, as is each advisory firm depending on its location, client focus (i.e., retirement-age clients or business owners) and the services they offer.

Gen X may be in a corner for now, but I say this is the time to cultivate relationships that will carry through to when they do receive the bulk of that \$39 trillion inheritance and beyond. Simply put: Advisors need to make connections now or risk losing a whole generation of wealth.