



**Tatton**  
Investment Management

# Boomers or Bust?

## Maximizing the Great Wealth Transfer opportunity

Tatton Investment Management

Simply Biz LDE's Q2 2025





# Learning objectives

**Explore** the opportunities and threats the great wealth transfer brings to advice businesses

**Evaluate** strategies to maximise growth opportunities and protect client banks including client engagement and technology adoption

**Consider** how being “investment ready” assists with managing resources, client onboarding and asset growth to enhance business value for sale







# The Great Wealth Transfer Make it count!

**Unique period in history**

**£5 trillion** of wealth is transferring through generations over the next 20 years from baby boomer assets

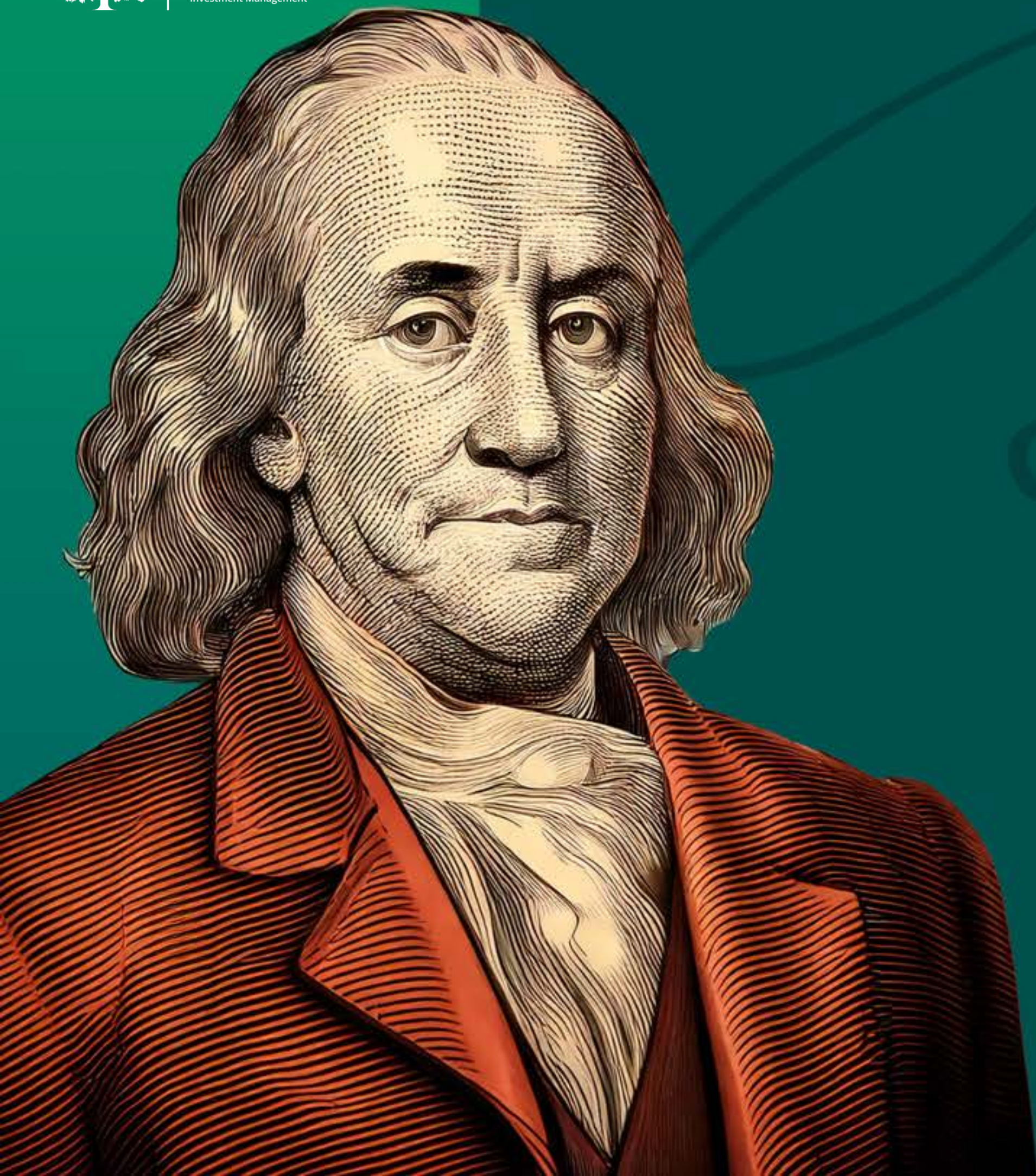
Advice firms invested decades in growing wealth

**What happens when our clients pass away ?**

**Protect client banks** and ensure client wishes are transferred to beneficiaries

**Spend time wisely** - engage now with future generations to secure the future – **for clients and advice firms alike!**





# A lesson in time

## Benjamin Franklin 1706 - 1790

American founding father and scientist

6th President of Pennsylvania

Loved reading and an avid research scientist

Invented the lightning rod and bifocals

Obsessed with concept of longevity and time

Picture on \$100 Bill since 1928

Quite the philosopher – many quotes!



# Timeless Wisdom

# Franklin on time as a currency



“Time is the only currency we spend without knowing our remaining balance”





# The Risk - Being Fired, and assets dripping away

**£5 Trillion** of intergenerational wealth on the move over the next 20 years

**Baby Boomers** represent the majority of this wealth – this is an exceptional time period

**Average value** of inheritances increasing from £87,000 now to £206,000 over the same period, largely due to property wealth <sup>(1)</sup>

(1) source Kings Court Trust, passing on the pound, Nov 2024







# The Risk - Being Fired, and assets dripping away

Research says only **46% of beneficiaries** intend to use their parents' financial adviser after they receive an inheritance <sup>(1)</sup>

**BUT.. Need for advice is greater than ever**

Younger generations have had a harder time – financial crash, COVID

Struggling for independence – access to property, school fees, weddings, savings

(1) source Moneyage Aug 2024





# The Opportunity - you're still hired!

Baby boomers and their beneficiaries represent a unique opportunity to engage with clients through generations - **£5 Trillion** of opportunity !

**More than 60% of advisers are concerned** that they could lose business as wealth moves between generations <sup>(1)</sup>

**Concerns include:**

Lack of relationship

No communication strategy

Lack of suitable service offering <sup>(1)</sup>

(1) Source : Schroders Annual Adviser Survey, November 2024.





# The Opportunity - you're still hired!

Key to success is a **focussed strategy** to engage with future beneficiaries and develop your proposition to be **multi-generation** ready

**Only 16% of advisers** are confident they have a dedicated engagement approach for younger investors <sup>(2)</sup>

This leads to **loss of confidence** in engaging and positioning and loss of opportunity

(2) Source : Schroders Annual Adviser Survey, November 2024.





# Getting hired - Key steps to engage

- 1 **Risk Assessment** and engagement through generations
- 2 **Re-frame your business** – make their priorities your expertise
- 3 **Build your brand** and engagement strategy
- 4 Be **“Investment and Proposition”** ready







# Maximising Opportunities

## Why do generations matter?

“A generation is a group of people born at roughly the same time. They’re usually grouped by a 10-15-year time interval”

“Generations take on special meaning because their members tend to experience **critical life events** and transitions at particular historical moments.

These moments **define their lives**, indeed, generations influence everything from parenting styles to **attitudes to money**”

**Deborah Carr, PhD,**  
professor and chair of the  
sociology department of  
Boston University



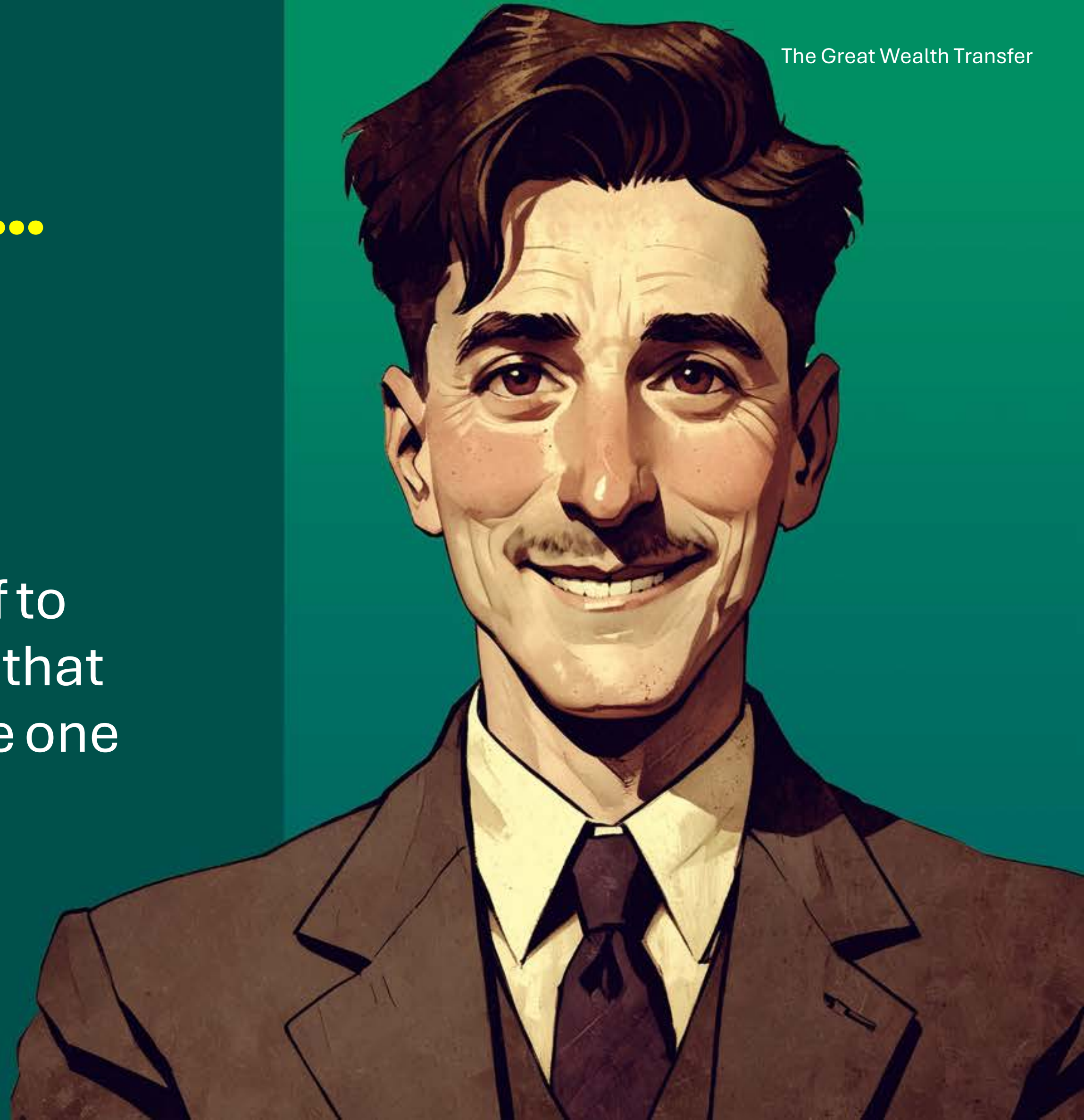


# The Generation Game... How to be a winner...

Understand the game you are  
playing... celebrate the difference!

“Each generation imagines itself to  
be more intelligent than the one that  
went before it, and wiser than the one  
that comes after it”

George Orwell





# The Great Wealth Transfer

**Baby Boomer**  
1946-1964



**Gen X**  
1965-1980



**Gen Y**  
1981-1996



**Gen Z**  
1997-2010



**Gen Alpha**  
2011-2025



**You**

**Your Clients**

**Their Beneficiaries**

**Wealth  
Transfer**

**Wealth  
Transfer**

**Wealth  
Transfer**

**Wealth  
Transfer**



# The Great Wealth Transfer

## Baby Boomers

**Born:** 1946-1964

**Age:** 60-78

### Characteristics

Boomers relate to population “boom” post WW2

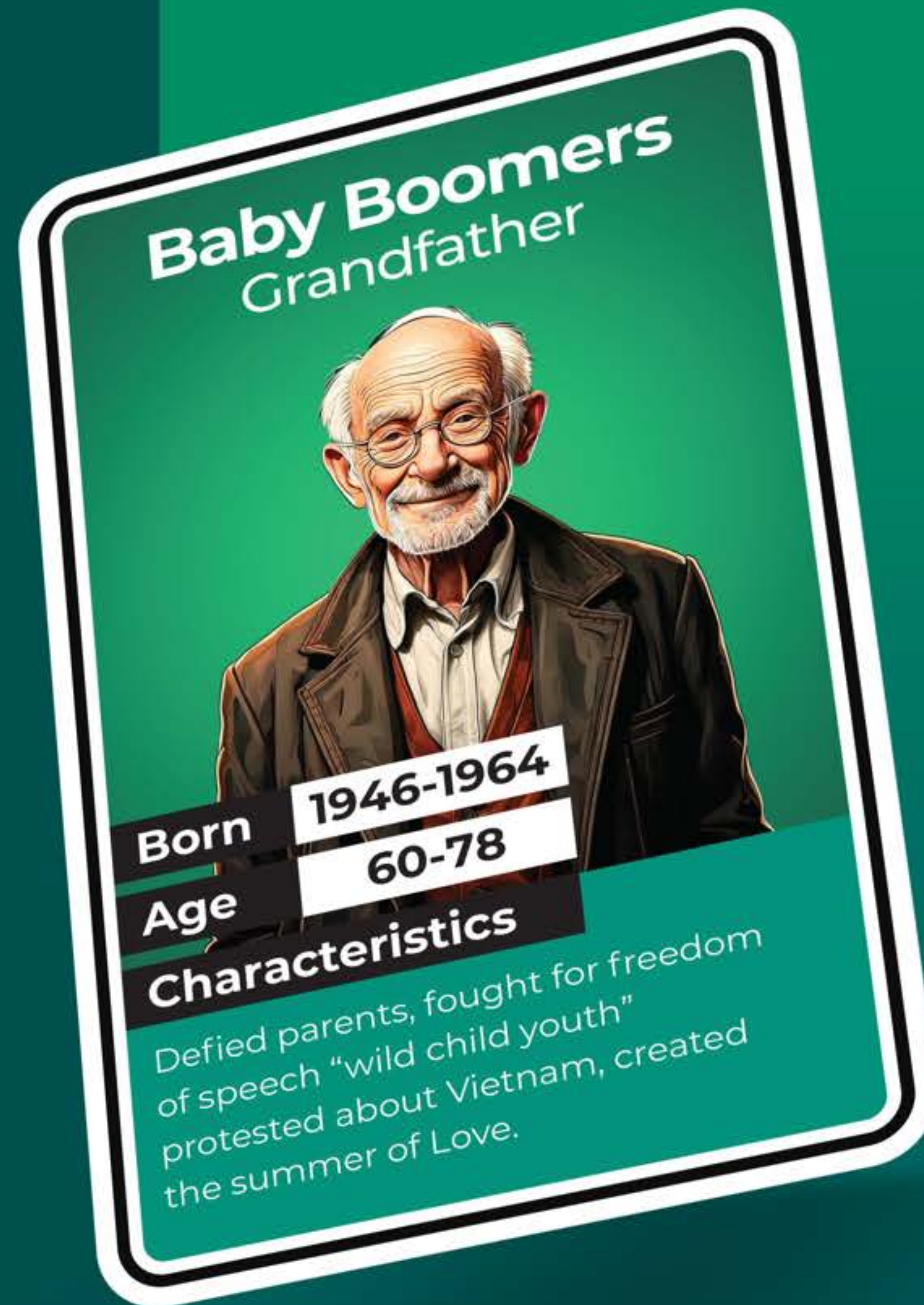
Childhood post war – austerity driven (**rationing**)

Rebellious! freedom of speech “wild child youth”

Protested about Vietnam, created the summer of Love

Redefined parenting - family meetings and engagement

“Make do and mend” approach to possessions, savings oriented





# The Great Wealth Transfer

## Generation X

**Born: 1965-1980**

**Age: 45-59**

### Characteristics

Open minded, flexible and pragmatic, experienced AIDS epidemic, MTV culture, shifting landscape giving rise to LGBTQ+ rights.

Anti-establishment

”Helicopter parenting styles” - more involved with their children’s social and educational development “hovering” over them

Adaptable, resilient and entrepreneurial but more cautious than baby-boomer parents







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# The Great Wealth Transfer Generation Y (Millennials)

**Born: 1981-1996**

**Age: 28-44**

## Characteristics

Lived through 9/11, They know life with and without the internet

Travel and community oriented, environmentally conscious

Labelled as entitled, self centered, “self representing”

Parenting style – encourage kids to be their authentic selves

Struggling for financial independence, rely on parents

Attitude to money – ambitious, savings oriented, tech savvy!





# The Great Wealth Transfer

## Generation Z

**Born: 1997-2012**

**Age: 12-27**

### Characteristics

Know nothing other than a constant connection to one another – albeit through screens and tablets

Economically resilient – understand volatility and risk

Environmentally conscious, Socially resilient Inclusive, community oriented, accepting of others Politically aware and opinionated from a young age

Financial decisions tech and social media and engagement led





# The Great Wealth Transfer

**Baby Boomer**  
1946-1964



**Gen X**  
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**You**

**Your Clients**

**Their Beneficiaries**

**Wealth  
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# The Generation Game – Engagement through generations

## How to be a winner







# Key steps to engage

- 1 Risk Assessment and engagement through generations
- 2 Re-frame your business – make their priorities your expertise
- 3 Build your brand and engagement strategy
- 4 Be “Investment and Proposition” ready





# Risk Assessment and Engagement through generations



**Only 46% of beneficiaries intend to use their parents' financial adviser after they receive an inheritance**

## Risk Assessment

Start by calculating what impact the shift of wealth may have on your business by analysing your client-bank.



# Risk Assessment and Engagement through generations

**Segment** clients into age-brackets

**Calculate** the assets under management in each segment

**Calculate** the income earned from each client segment

Using the Moneyage statistic as a guide, **assume that 54% of this income leaves** your business over the next few years = **AT RISK** income

**Segmenting your client bank to assess intergenerational risk**

Age	50s	60s	70s	80s
Clients	50	40	30	20
AUM	£15m	£18m	£15m	£8m
Your Income	£150k	£180k	£150k	£80k



# Risk Assessment and Engagement through generations

Identify high risk family groups and consider how to engage with the future generations

Calculate the amount of risk

Family name	Married status	AUM	Fee income	Children	Family engagement	At risk
Smith	Widow	£2m	£10,000	1 daughter	Low	High
Patel	Married	£750k	£5,000	3 children	Amber	Amber
Liu	Divorced	£1m	£6,500	2 children	High	Low
Total AUM	£3.75m					
Total Income	£21,500	At Risk Income (Smith family) £10,000				





# Re-frame your business

Let's use Generation Y / Millennial financial goals as our case study...

**60%**

Increase Savings /  
invest for long term

**41%**

Reduce Debt



**35%**

Build  
emergency fund

**40%**

Learn to budget



# Gifting whilst living early engagement

Seeding clients of the future

Early engagement

– starts the conversation with future generations

Donor client is emotionally invested

Housing deposits

Grandchild “starter kits”

ISA Millionnaires, School fees / wedding gifts





# Build your Brand and Engagement Strategy

**Be Discoverable** - Social media adoption – Tiktok / “Fintok” / Instagram / “X”

**Hybrid Engagement**– interactive content, video, infographic.

**Content Accessibility**  
App based/ cloud based

**Embrace AI**  
meeting notes, transcript / instant access / interactive

**Sharable Content**  
web based / app friendly / Microsoft / Apple links







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The Great Wealth Transfer

# Be “Investment and proposition” ready

Review your approach to researching and recommending investment solutions and how you communicate performance and ongoing reviews to clients.

**Embed** your brand and service at the heart of the technology and communication

**YOU** are the enabler and the expert

**YOUR** service and value is embedded from inception

Familial wishes and drivers continue through generations

**YOU** are the constant





# Generation Game - Make it count!

**Mitigating the risk** – don't be a statistic (54%)

**Maximise the opportunity** - £5 trillion of wealth you are already invested in

**Existing clients** want your service to continue – use them to extend your relationship now – multi touch points in families





# 4 Step Engagement Process

**Make their priorities your expertise,** learn to communicate with future generations – **they need you!**

**Same advice,** same team, different approach

**Protect income,** grow assets, protect familial wishes and legacy assets





# Learning outcomes

**Explore** the opportunities and threats the great wealth transfer brings to advice businesses

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# The IFA's Strategic Partner

**Ross Mackinnon**

Strategic Accounts Director  
Tatton Investment Management





# Delivering on our promises

Tatton gives you clear, timely answers to tough questions, supporting you and your clients in a challenging market.

## **We don't compete**

We support IFAs only, your dedicated investment partner.

## **Platform agnostic**

Works seamlessly across major investment platforms.

## **Lighten your load**

Outsource investment management and focus on clients.

## **Unrivalled support**

Weekly insights, national events, and updates from our CIO.

## **Competitive pricing**

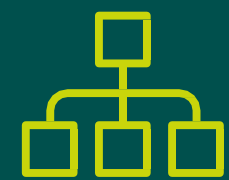
Low fees that protect your adviser charging model.





# 2 Strategic allocations. 6 Risk profiles. 45 Model portfolios.

Asset allocations tailored to client needs:  
Classic leans towards UK investments, while  
Global taps into broader global opportunities.



Tatton Managed  
Portfolios



Tatton Core  
Portfolios



Tatton Tracker  
Portfolios



Tatton Income  
Portfolios



Tatton Ethical  
Portfolios



Tatton Money  
Market Portfolio





# The evolution of Tatton: £20.6bn AUM

Three pillars to the business built around the needs of IFAs and their clients.



## Managed Portfolio Service (MPS)

Risk-rated portfolios across styles, with Classic and Global allocations.



## Tatton Funds

Low-cost funds built with the same process as our MPS.



## Bespoke Portfolio Service (BPS)

Tailored portfolios for clients with unique needs.



# Thank you.

## Together we'll achieve great things

Thank you for your continued trust and collaboration. We remain committed to supporting your success.

**Contact our dedicated Business Development Team to explore how Tatton Investments can empower your IFA practice and enhance your client offering.**

**150,000  
Clients**

**£20.6bn  
AUM**

**1100  
advisor  
firms**

**12  
Years**

**1  
incredible  
team**