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# How to Help Gen X Turn Retirement Anxiety Into Action

**By Ron Barrett**
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**What You Need To Know**

- Almost 80% of Gen X consumers say they are more risk-averse.
- Almost 70% worry about having enough retirement income.
- Almost half have doubts about Social Security.

Generation X is feeling it: College tuition. Aging parents. A market that seems to lurch sideways every other week.

And in the background, a nagging question: Will any of this actually be enough?

Concerns about long-term security are also intensifying, particularly around retirement income, market volatility and the future of Social Security.

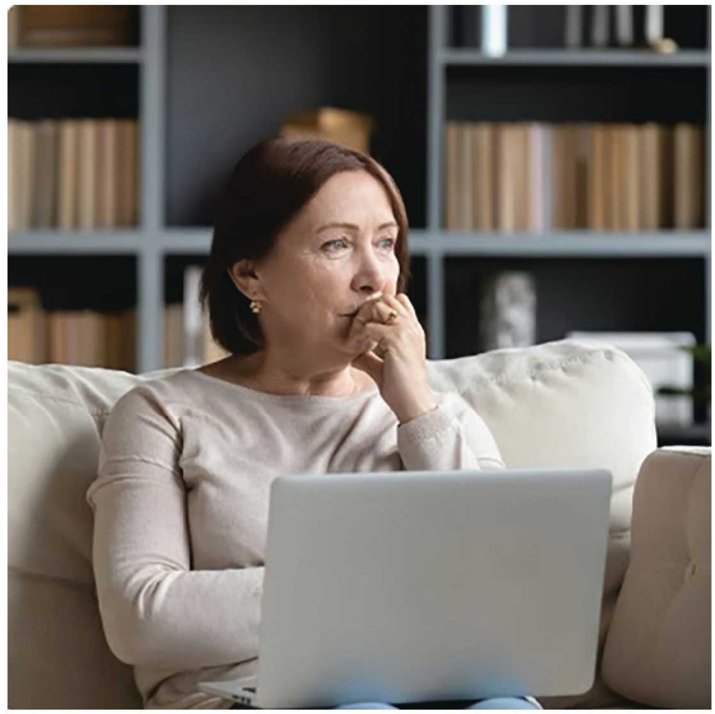
For many, this life stage is no longer just about accelerating retirement savings; it's about managing competing priorities while balancing short-term financial demands with long-term goals.

That mindset shift is influencing consumer behavior.

F&G Annuities & Life's latest Risk Tolerance Tracker found that 78% of Generation X Americans say they have become more risk-averse while 68% are worried about having enough retirement income.

More than half (55%) are adjusting their investments to be more resilient to a potential downturn.

Despite the mix of worry and willingness, there are three key areas advisors can help clients navigate.



**1. Balance growth with stability.**

There's a conversation happening in offices right now with Gen X clients who don't want to lose what they've built but can't afford to sit on the sidelines.

It's a completely reasonable place to be, and exactly the kind of tension a good advisor can help untangle.

The reframe is simple: growth and protection aren't opposites.

A well-constructed plan leveraging insurance-based solutions such as fixed indexed annuities or indexed universal life alongside existing investments can pursue both.

Showing clients how is where the real trust gets built.

This forward-thinking approach helps complement growth-oriented investments with tools that help them stay invested and committed to their long-term plan, even during periods of volatility or uncertainty.

**2. Rethink the role of guaranteed income.**

With 46% of Gen X doubting if Social Security will be there when they retire, the skepticism isn't paranoia; it's reasonable planning.

It changes the conversation significantly, shifting from abstract worry to something concrete and solvable.

For clients comfortable with some market exposure but want a ceiling on how much they can lose, consider registered index-linked annuities that can offer growth potential with defined loss limits.

With 15 to 20 years until retirement, there's time for that approach to work.

Clients more focused on having a retirement 'paycheck' may benefit from a plan that includes fixed indexed annuities with income riders as they near retirement, allowing the flexibility to turn income on when needed with certainty and control.

Remember, clients aren't asking advisors to predict the future; they want help to build a plan that works regardless of what happens.

**3. Turn concern into action.**

One of the more encouraging findings is that clients with a financial professional are more likely to take action.

Two-thirds (67%) of those working with an advisor are adjusting their investments vs. 39% of those who are not.

Still, 55% of Gen X are not using an advisor.

This gap underscores the value of proactive, personalized guidance.

As headlines increasingly fuel anxiety, advisors can help clients focus on what they can control: building diversified portfolios, identifying reliable income sources and maintaining a long-term perspective.

Advisors should also be aware of the emotional side of investing. Uncertainty doesn't just affect portfolios; it affects decision-making.

Sometimes the most effective thing an advisor can do is provide an empathetic ear along with a proactive approach.

By combining growth strategies with tools that offer stability, advisors can help clients build more resilient plans — and give confidence to act.

This guidance can turn uncertainty into a clear, actionable path forward.

The clients who figure it out early and have confidence entering retirement don't do it alone.

They need the direction that advisors provide to get them there.

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