Today's $68 Trillion Wealth Management Opportunity

What the Industry Got Wrong About Young Investors

This article is for executives and leaders looking for data-driven strategies that can help them capture the fastest-growing segment in the market, whatever your entry point:

- Fintech platforms expanding into wealth
- Wealth firms modernizing for a new generation of investors
- Financial institutions ready to grow their share of next-gen wealth
- Any businesses considering entering the wealth space

APEX
Fintech Solutions™

The Meme Stock Generation Has Grown Up. Has Your Platform?

Five years ago, wealth management had a working theory about young investors: They had no real money; they chased meme stocks; and they would eventually grow up and walk into a brokerage office just like their parents did.

Because the serious assets were with Boomers and Gen X. That's where the real business was and would be — just as soon as the "meme stock kids" got more mature, more serious, and more like their parents and grandparents.

What happened instead? These younger investors' portfolios matured, their assets compounded, and their sophistication grew. Today, they're not a generation growing into old patterns; they're a generation creating new ones. They're seriously investing now, across traditional and digital asset classes, whether that money is earned or inherited. And they're doing it entirely on their phones.

While the industry looked past them, the meme stock generation quietly became part of the mass affluent market, joining 90% of consumer households that collectively hold $39.8 trillion[1] in investable assets. The traditional advisory model was never built to serve them profitably, so Apex built the platform that can. And now we're helping our clients do the same.

Which leads us to a pressing question for your business: Are you prepared to serve these next-gen investors profitably — or would you prefer to stick with the status quo? Keep reading to see how this choice could affect your firm's future growth.

Did You Know?

When silver squeezed and oil surged 40% in Q1 2026, Millennial and Gen Z investors on the Apex platform responded with weeks of sustained trading activity, generating billions in notional flow at 20 to 30 times normal volumes.

While making aggressive short-term bets, they held their long-term positions in Nvidia, Apple, and Tesla without flinching. The industry spent years calling this generation unsophisticated. The data tells a different story.

Source: Apex Investor Pulse, Q1 2026

Who Are Next-Gen Investors?

"Next-gen" is a generational label; "mass-affluent" is a financial one. But they largely describe the same people. With roughly $100,000 to $1 million in investable assets, mass-affluent investors are too sophisticated for basic retail banking and too small for private wealth management minimums. They need real financial planning for retirement readiness, tax efficiency, college savings, and estate basics — but they've historically had to piece it together on their own. Next-gen investors are entering this segment faster than any cohort before them.

Millennial and Gen Z Investors Defined

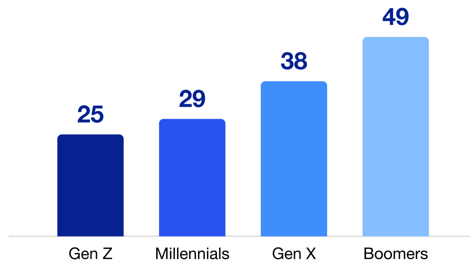
	Millennials (born 1981–1996)	Gen Z (born 1997–2012)
Age in 2026	30 to 45	14 to 29
Career Stage	Prime earning years	Early career, income accelerating
Digital Relationship	Heavy digital users; adopted early	Digital native; smartphone-first from childhood
Projected Assets	$76T in projected inherited wealth through 2048[1]	$6T projected by 2029, up from $1.5T today[2]
Crypto Ownership	30% currently own crypto (directly or through an ETF)[3]	24% currently own crypto (directly or through an ETF)[3]
Robo Adoption	41% currently prefer robo strategies[4]	40% currently prefer robo strategies[4]
When They Start Financial Planning	Age 29, on average[5]	Age 25, on average[6]
Where They Go for Financial Advice	65% of Millennials seek financial advice through social media[7]	76% of Gen Z seek financial advice through social media[7]
Wealth Transfer Role	Primary recipient cohort	Secondary; longer compounding runway ahead

But the opportunity they represent for wealth managers is vastly different. A 38-year-old Millennial in peak earning years needs hybrid advisory tools and tax-efficient portfolio management. A 20-year-old Gen Z investor needs a low-friction entry point and a platform that grows with them. Different products. Different relationships. Different timelines for building loyalty — and for losing it.

Meet Them at 25.
Plan to Keep Them at 65.

The window to win the loyalty of a next-gen investor is opening decades earlier than most firms realize based on their Boomer experiences — and closing faster than they expect.

Average Age When They Started Seeking Financial Advice



Source: Northwestern Mutual. Planning & Progress Study 2024. January 2024. Gen Z source: YCharts, citing Policygenius. "What Young Investors Don't Know About Financial Advisors." November 2025.

Millennials Need a Platform That Keeps Up With Them

Millennials are entering their peak earning years and managing growing financial complexity with mortgages, 401(k) rollovers, expanding portfolios, and for many, the early stages of estate planning. They didn't arrive at this moment as financial novices. They've been investing through a pandemic, a crypto cycle, a rate shock, and a historic AI-driven market run. They have opinions. They have a process.

On the Apex platform, Millennial portfolios consistently show a two-layer structure: a stable core of large-cap technology names alongside deliberate positions in AI infrastructure plays, leveraged Nasdaq exposure, and fintech disruptors. When the semiconductor sector rallied 38% in April 2026, they didn't just ride it. They executed a three-part strategy in a single month:

01 **Lock in Gains**

Took systematic profits in Nvidia, Micron, and Broadcom at the peak

02 **Hedge the Position**

Rotated into inverse semiconductor exposure against a potential reversal

03 **Rebuild Elsewhere**

Rebuilt crypto exposure through regulated ETF structures as Bitcoin stabilized[8]

That's not someone waiting for a quarterly advisor call to check in on progress. That's someone who already knows what they're doing — and is looking for tools that match their sophistication, not slow it down.

They are not waiting for wealth management to find them. They are actively looking online. Sixty-five percent of Millennials now seek financial advice through social media.[9] The firms capturing them are the ones they find first, not the ones their parents used.

> ***The firms capturing next-gen investors are the ones they find first, not the ones their parents used.***

What Millennials need from an investment platform isn't complicated — they just need it to work like every other digital experience in their life.

- **Real-Time Updates.** Balances, positions, execution — no overnight processing, no calling to confirm a trade went through
- **On-Demand Human Advice.** Technology for the routine, a human for the complex, without waiting for a quarterly calendar invite to act
- **Tax-Efficient Portfolio Management.** With a service that grows with them, not a product that made sense at $50K but doesn't scale
- **Holistic Financial Planning Tools.** They want to see their whole financial picture, not just the assets they happen to have with you

If your platform was built for the traditional full-service advisory model (think high minimums, quarterly reviews, phone-based onboarding), you are likely losing to competitors who solved the digital experience problem years ago.

$76T Incremental Investable Assets

Millennials could accumulate by 2048[10]

Gen Z Needs a Platform Built for How They Actually Invest

Gen Z assets are early-stage relative to Millennials, but don't mistake early for small. This is the fastest-growing investor cohort in the market, and the firms that build a relationship with them now, while assets are just starting to accumulate, will be the ones positioned to serve them through the decades when those assets compound into something significant.

31% CAGR

For Gen Z Investable Assets From 2024 to 2029[13]

What Gen Z needs from a wealth platform starts with access. They grew up with smartphones and zero-commission trading. They expect to open and fund an account in moments and see their portfolio updates in real time. Friction isn't just an inconvenience — it's a signal that a platform wasn't built for them.

Beyond access, they need breadth. Gen Z doesn't build portfolios the way their parents did. A look at what they actually hold tells the story:

- **Bitcoin Exposure, Indirectly.** Rather than holding Bitcoin directly, Gen Z portfolios on the Apex platform held MicroStrategy as a proxy — getting crypto upside through a publicly traded equity[11]
- **Space Infrastructure Before It Was Obvious.** Rocket Lab and AST SpaceMobile appeared in Gen Z top holdings in Q1 2026, well before space became a mainstream investment conversation[11]
- **Memory Supercycle, First In.** In May 2026, Micron Technology entered the Gen Z top 25 securities ranking. Gen Z was the first cohort to position for the memory supercycle at scale — ahead of Millennials, Gen X, and Boomers[12]

The pattern is consistent: Gen Z isn't following general market trends. They're identifying themes early, taking positions before they become crowded, and moving quickly. A platform that can't execute in real time isn't a fit for how this cohort invests. The firms capturing Gen Z assets right now are the ones who treated crypto and alternatives as infrastructure decisions, not product debates.

Did You Know?

Across Q1, April, and May 2026, the top five holdings were identical across all four generational cohorts on the Apex platform: Nvidia, Tesla, Apple, Alphabet, and Amazon. The generational story isn't in the top five. It's in positions 11 through 25, where each cohort's risk appetite, time horizon, and economic worldview shapes portfolio construction in ways that have direct implications for how you design products and serve clients.[13]

What Do Next-Gen Investors Want From a Wealth Platform?

The behavioral data above isn't just interesting, it translates directly into product requirements. Each pattern in how Millennials and Gen Z invest tells you something specific about what they need from a financial platform.

01

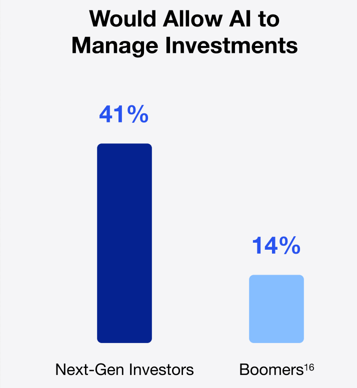
An Algorithm or AI, Not a Mahogany Desk

Look at how Boomers on the Apex platform behaved during recent market uncertainty: They rotated into Exxon Mobil, Johnson & Johnson, and Walmart. Income-generating, familiar, dividend-paying names.[14] The behavior says, "I want stability, and I want an advisor I've known for years to guide me through the volatility."

Now look at Millennials and Gen Z under the same conditions. They're building inverse ETF positions, rebuilding crypto exposure through regulated structures, and making tactical commodity plays — in real time, on their phones.[15] They're not looking for someone to tell them what to do; they're executing their own strategy and looking for a platform capable of keeping up.

The data raises an uncomfortable question for traditional advisory firms: A growing share of younger investors don't think they need a human advisor at all. Forty-one percent of Millennials and forty percent of Gen Z have already adopted robo-investing strategies (compared to 11% of Boomers).[17] And when asked whether they would allow AI to manage their investments entirely, 41% of younger investors said yes. Among Boomers, that figure is a low 14%.[16]

This isn't a generational quirk. It's a fundamental difference in what investors expect financial services to deliver. Boomers built wealth through advisor relationships, and Millennial and Gen Z investors are building it through self-service platforms. They want technology that works autonomously on the routine decisions — rebalancing, loss harvesting, portfolio monitoring — so their time and their advisor's time goes toward the decisions that actually require human judgment.



02

A Digital Presence Where They Are

Next-gen investors don't find financial services through referrals like their parents did. Among investors under 44, only 17% seek a referral to find a financial advisor.[18] The other 83% are finding wealth management the same way they find everything else: through search, social media, and embedded experiences inside apps they already use. In fact, 76% of Gen Z and 65% of Millennials are actively seeking financial advice through social media.[19]

Did You Know?

Gen Z begins engaging with financial planning at 25 on average — and 76% of them are doing it on social media. That's your acquisition window, and it opens earlier than most firms expect.

And it turns out they're a lot more likely to find a finfluencer than an advisor because the advisors simply aren't there. Approximately 97% of financial advisors say they never use TikTok, and 82% say they never use Instagram.[20] The platforms where younger investors are forming opinions, vetting firms, and making decisions are almost entirely unoccupied by the industry trying to serve them.

For younger investors, your digital presence and experience is your acquisition channel, your educational center, and your primary retention tool. If you're not where they're looking, you're not in consideration.

03

TradFi and DeFi Side-by-Side

Here's where a traditionally oriented mindset may be sending unintended signals to next-gen investors that your firm is not for them.

Forty-six percent of Millennials own crypto. Among Boomers, the figure is only 8%.[21] For many wealth management firms, crypto is still a compliance conversation or a product addition under review. But for the younger cohorts you're trying to attract, it's a portfolio category they've been managing for years — in a separate app, on a separate platform, completely outside your view.

Which brings us to the wallet share problem. A next-gen investor with a traditional brokerage account at your firm and a crypto account somewhere else is a partial client. You're seeing part of their portfolio, advising on a portion of their assets, and retaining only a slice of their loyalty. Meanwhile, they're building another wealth relationship with a competitor.

The investors who are accumulating the most (and fastest) want traditional and digital assets in one place. Not because it's convenient, but because that's how they think about their money. Stocks, ETFs, and crypto aren't separate worlds to them. They're one portfolio. A platform that doesn't offer both is asking these investors to split their financial life in two.

04

A Mobile App — Table Stakes, Not a Feature

Not having a modern mobile app is a signal. It tells next-gen investors that your platform was designed for someone else. Someone who checks their portfolio once a quarter and calls their advisor with questions. That's not who you're trying to attract.

Younger investors expect real-time positions and complete financial visibility in their pockets. The firms that go further — embedding market context, plain-language education, and personalized insights directly into the app experience — are building something more valuable than a trading interface. They're building the place next-gen investors go first when they have a financial question. That's not a feature. That's a loyalty strategy.

The Business Case for Acting Now

Serving mass affluent investors profitably isn't a technology question. It's a math question. And Apex is changing the math.

Amplify Human Advice

A traditional advisor can manage 50 to 150 clients. Technology-augmented advisors at firms like Facet are serving 250 or more — the same advisor, two to three times the book.[22]

Let Lower-Cost Robo Do the Work

Meanwhile, robo advisory charges a median fee of 0.25% annually versus the traditional 1%[23], making a $25,000 account that traditional full-service economics couldn't justify a viable, scalable relationship at the robo tier.

The investor who starts with you at $25,000 in a robo account doesn't stay at $25,000. Millennials and Gen Z are the fastest-growing wealth cohort in the market. The account that doesn't quite cover its costs today is the relationship that pays for itself many times over when that investor turns 40.

> ***The account that doesn't quite cover its costs today is the relationship that pays for itself many times over when that investor turns 40.***

61% of Your Growth May Not Be Growth at All

Between 2016 and 2025, only 39% of net asset change at wealth management firms came from organic growth. The other 61% was market appreciation.[24] That math works fine when markets go up. When they don't, firms without real organic growth can feel it immediately.

The average financial advisor acquires two to three new clients per year, mostly through referrals.[25] Referred clients tend to resemble the clients who referred them, so a Boomer-heavy client base generates Boomer-heavy referrals. That's a compounding problem: The firms most dependent on referral growth are acquiring clients who are transitioning from accumulation to distribution at the exact moment the firm needs new assets coming in.

The referral network was built for Boomers. Digital acquisition is built for everyone else. The firms investing in digital entry products today aren't just solving a marketing problem — they're solving a decade-long growth problem before it becomes one.

Two Generations, One Platform Solution

The data in this article points to two distinct business situations that both require the same underlying response. Which one are you?

You're a fintech firm with maturing self-directed or robo investors

Millennials are entering their peak earning years now. The ones who opened trading accounts five years ago have since added mortgages, 401(k)s, and growing financial complexity that a self-directed platform wasn't designed to handle.

You're a wealth management firm that wants to serve younger investors

You need digital-first entry points, lower minimums, and automated advisory tools that help make the economics work at smaller account sizes. The relationship you build at $25,000 can become the one you keep at $250,000.

In both cases, the technology requirements are identical. But those identical requirements expose a fault line running through the industry: Platforms still relying on overnight batch processing and manual workflows weren't built to meet mass-affluent investor expectations or serve them profitably. Real-time data. Automated rebalancing. AI-assisted planning. These aren't premium features anymore. They're the baseline. The firms serving this cohort at scale are the ones whose technology handles the volume, so their advisors can focus on the relationships — not the other way around.

The question isn't whether your platform needs to evolve. It's whether you're going to drive that evolution or react to it after your competitors already have.

How Apex Supports Both Fintechs and Wealth Firms

The firms winning next-gen investors aren't just offering better products. They're delivering better experiences such as faster onboarding, real-time data, seamless digital journeys from first account to full advisory relationship. Apex powers that experience for hundreds of client firms and tens of millions of end investors. The real-time, cloud-native AscendOS™ platform is built for the fintech expanding into wealth and the wealth firm ready to compete for a new generation of clients.

Onboard in Seconds.[26] Engage From Day One.

The window to capture next-gen investors is the onboarding experience, not a follow-up call three days later. AscendOS is built to make that first impression count.

- Use digital account opening and funding to replace multi-day onboarding and "paper" forms
- Build engagement from day one with embedded, bite-sized financial education from Zogo

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Meet Investors Where They Are Financially

Serving younger investors profitably starts with removing the barriers that exclude them in the first place.

- **Lower the floor across the board** with fractional equities and fixed income, crypto at any notional amount, and alternative investments with minimums built for the mass affluent, not just UHNW investors
- **Support 20+ account types** including retirement, custodial, joint, and more, so the platform can grow with your clients through every financial milestone
- **Accept a wide range of funding methods,** including ACH, wire, and real-time payment rails, so investors can move money in and start building wealth right away
- **Simplify 401(k) rollovers** with Instant Cash Transfers (ICT) to help next-gen investors keep up with their careers
- **Provide dollar-cost averaging** for investors who prefer to build positions from their paychecks

Less Advisor Admin. More Advice.

The math only works if your advisors can handle more clients without burning out or falling behind. AscendOS automates the workflows that shouldn't require a human, so the ones that do get the attention they deserve.

- Count on automated and algorithmic workflows to help reduce the time advisors spend on administrative and repetitive tasks
- Use the Ascend Workstation, a single-screen view of advisor tools, to streamline workflows, and reduce tab-hopping
- Map every investor to a personalized portfolio from day one with configurable Risk Tolerance Questionnaires (RTQs) connected algorithmically to the Model Marketplace
- Support direct indexing for clients who previously didn't qualify for it, at account sizes that weren't economically viable before automations

Next-Gen Investors Don't Want to Call. Build for That.

Younger investors built their financial habits on apps that never required a phone call. A platform that meets that expectation doesn't just reduce service overhead — it signals that your firm was built for them.

- Give investors a real-time mobile app and web portal where they can view live positions, balances, and transaction history without calling their advisor for updates
- Allow clients to manage beneficiary changes, account funding, and document access digitally and without an advisor
- Enable recurring deposits and dollar-cost averaging so investors can build wealth automatically from every paycheck

The Tools That Can Turn Clients Into Lifers

Acquiring a next-gen investor is only half the equation. The firms that win long-term are the ones whose tools grow with your clients without ever giving them a reason to look elsewhere.

- Deliver AI-powered financial planning, powered by Wavvest, to provide personalized advice at scale
- Deploy our goals-based investing suite with automated rebalancing, loss harvesting, capital gains budgeting, and 130/30 direct indexing via Apex Rebalancer
- Use Apex Augmented Advice, our purpose-built hybrid model, to let technology handle the routine tasks, while advisors handle the relationship

Stop Sending Them Somewhere Else for Asset Classes

Next-gen investors don't think in asset class silos. They want stocks, crypto, alternatives, and emerging instruments in one place.

- Use one platform for TradFi and DeFi — equities, fixed income, options, futures, mutual funds, and digital assets sit side by side on AscendOS
- Offer alternative investments that used to require institutional minimums and separate custody relationships to your accredited investors through a single API
- Support Prediction Markets, if your firm qualifies, for next-gen investors who are already trading them somewhere else
- Unlock Options and Margins for eligible investors who, as our platform data shows, are already executing multi-leg strategies on their own

Stay Ahead Without Starting Over

The asset classes and tools that define next-gen investing in 2035 may not exist yet. The businesses that win won't be the ones who build for today; they'll be the ones whose infrastructure is designed to absorb what comes next.

- Tap into an expanding Integration Marketplace of pre-integrated third-party tools using the connections Apex has already built so you don't have to
- Add your own tools via open APIs, so the capabilities that are specific to your business plug in without rebuilding what's already working
- Build on cloud-native infrastructure that's designed to handle the next asset class, regulatory regulatory requirement, or investor expectation

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The result when you choose AscendOS? One platform where next-gen investors can open and fund an account in minutes, build a portfolio across traditional and digital assets, receive personalized advice at any AUM level, and grow into full advisory services over time — whether they started as a $500 Gen Z account or a $500,000 Millennial portfolio.

That's what Apex AscendOS is built for.

Ready to Grow With the Next Generation?

The investors reshaping wealth management are already using platforms built for them. Let's talk about making yours one of them.

Start a Conversation

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[12] Apex Fintech Solutions. Apex Investor Pulse: May 2026. Apex proprietary data as of May 30, 2026. Data reflects the largest holdings based on notional values held across retail accounts on the Apex platform, compared to rankings of April 30, 2026. For full disclosures, visit ApexFintechSolutions.com.

[13] Apex Fintech Solutions. Apex Investor Pulse: Q1 2026, April 2026, and May 2026. Apex proprietary data. Q1 data as of March 30, 2026; April data as of April 30, 2026; May data as of May 30, 2026. Data reflects the largest holdings based on notional values held across retail accounts on the Apex platform. Rankings compared to the prior period end date for each respective edition. For full disclosures, visit ApexFintechSolutions.com.

[14] Apex Fintech Solutions. Apex Investor Pulse: Q1 2026. Apex proprietary data as of March 30, 2026. Data reflects holdings based on notional values held across retail accounts on the Apex platform, compared to rankings of December 31, 2025. For full disclosures, visit ApexFintechSolutions.com.

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[25] Ibid.

[26] Most securities accounts can be opened in seconds and funded moments later, enabling trading thereafter.

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