ONE MARKET. TWO MINDSETS.

How Baby Boomers and Gen X are shaping retirement decisions — and your opportunity

EquiTrust Life Insurance Company

What drives retirement decisions isn't the same across generations. When you meet clients where they are, you create opportunities to grow relationships — and results. Different priorities. Distinct opportunities. See how they compare.

FOCUS	BABY BOOMERS Born 1946-1964	GEN X Born: 1965-1980
Core focus	Preservation mindset	Acceleration mindset
Life stage	Transitioning into or living in retirement	In peak earning years, nearing retirement
Mindset	Protect, preserve and plan	Catch up, grow and secure income
Top priorities	• Long-term care (LTC) • Legacy and wealth transfer • Financial stability (downsizing, business transitions)	• Lifetime income • Closing the retirement savings gap • Growth with downside protection
Key insights	• Healthcare planning is critical — nearly 70% of individuals age 65+ will need long-term care at some point in their lives[1] • Four in 10 Baby Boomers rely on Social Security for the majority of their income in retirement[2] • Focus is shifting to protecting assets and ensuring stability	• Low retirement confidence persists among Gen X, as 59% report they are not confident in their savings[3] • Median savings trail Baby Boomers even as retirement approaches[4] • Only 57% of Gen Xers say their finances are under control — the lowest of any generation[5]

FOCUS	BABY BOOMERS Born 1946-1964	GEN X Born: 1965-1980
Planning approach	Guidance-driven; structured solutions	More self-directed; increasing reliance on guidance
EquiTrust solutions	• Bridge® • MarketEarly Income™ Index • MarketFive Index® • MarketSeven Index® • WealthMax Bonus Life®	• MarketEdge Bonus Index™ • MarketFuture Bonus Income™ Index • SmartBoost™ Index

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[1] "Long-Term Care Statistics: Trends & Insights"; RetirementLiving; March 16, 2026; https://www.retirementliving.com/best-long-term-care-insurance/long-term-care-statistics/; accessed June 8, 2026.

[2] "These 7 Americans Depend on Their Social Security Payments — and Fear Losing Them"; AARP; August 11, 2025; https://www.aarp.org/social-security/americans-depend-on-social-security/; accessed June 8, 2026.

[3] "Nearly Half of Middle-Class Americans Lack Confidence They Will Have Enough Retirement Savings, Gen X and Millennials are the Least Confident, ACLI Finds"; ACLI; April 23, 2026; https://www.acli.com/posting/nr26-028; accessed June 9, 2026.

[4] "Retirement Savings by Generation: Baby Boomers to Gen Z"; Safemoney; March 2026; https://safemoney.com/retirement-statistics/retirement-savings-by-generation/; accessed June 1, 2026.

[5] "Retirement confidence declines as worries grow over Social Security, rising expenses"; Housingwire; April 23, 2026; https://www.housingwire.com/articles/retirement-confidence-declines-as-worries-grow-over-social-security-rising-expenses/; accessed June 2, 2026.

Bridge contract issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(12-21). MarketEarly Income Index contract issued on Contract Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(06-04). MarketFive Index contract issued on Contract Form Series ICC16-ET-FIA5-2000(10-16) or ET-FIA5-2000(10-16). MarketSeven Index contract issued on Contract Form Series ICC16-ET-FIA7-2000(10-16) or ET-FIA7-2000(10-16). WealthMax Bonus Life policy issued on Policy Form Series ICC19-ETLIUL-2000(01-19) or ETL-IUL-2000(01-19). MarketEdge Bonus Index contract issued on Contract Form Series ICC19-ET-MP10-2000(02-19) or ET-MP10-2000(05-18). MarketFuture Bonus Income Index contract issued on Contract Form Series ICC18-ET-MTB-2000(06-18), ET-MTB-2000(04-17) or ET-MTB-2000(06-18). SmartBoost Index contract issued on Contract Form Series ET-SBA-2000(01-25) or ICC25-ET-SBA-2000(01-25). EquiTrust does not offer investment advice to any individual or financial professional and this material should not be construed as investment advice. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. For financial professional use only.

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