



# HIDDEN GEMS

Episode #1 The Single (SOLO) Community

# 11%

## Of Boomers

Never Married

# 25%

## Of Millenials

Are Projected to Never Marry

# 33%

## Of Zoomers

Are Projected to Never Marry

Single living is a worldwide phenomenon—and soon, singles will make up the majority of the adult population in many countries.



# Four Distinct Psychographic Groups of Singles

Singles have varied goals. Demographics alone don't capture singles' diverse aspirations.

1. **"Someday" Singles:** Desire long-term romantic partnership and conventional milestones (marriage, family, homeownership). Often feel temporarily "stuck," waiting for "the one."

2. **"Just May" Singles:** Open to partnership but self-sufficient and proactive. They invest in homes, travel solo, and pursue goals independently rather than waiting for a partner.

3. **"No Way" Singles:** The largest but least acknowledged group; currently uninterested in dating or relationships. They prioritize career, education, or personal independence, whether temporarily or permanently.

4. **"New Way" Singles:** A small, influential group challenging traditional norms, embracing unconventional relationship structures like "living apart together," polyamory, or platonic partnerships. They value experiences and personal fulfillment over conventional life milestones.

## Next Steps:

Understanding these nuances helps advisors create personalized financial strategies, supporting singles in ways traditional financial planning overlooks.

Scroll to the next page to know what questions to ask your unmarried clients to strengthen advisor-client relationship.

**FINANCIAL PLANNING FOR SINGLES:**

# **10 QUESTIONS**

FINANCIAL ADVISORS SHOULD ASK UNMARRIED CLIENTS

## Question #1

What are your long-term financial goals, and how does solo living shape them?



## Question #2

Are you considering a “Die with Zero” strategy—strategically spending down your assets since you may not have heirs or a spouse to inherit them?





## Question #3

Are you investing in a way that reflects your personal beliefs, community impact, or vision for the future?



## Question #4

What is your plan for retirement—and how flexible is it?





## Question #5

Have you built an emergency fund that protects you against the unexpected?



## Question #6

Do you have debt,  
and how are you  
managing or  
eliminating it?



## Question #7

**What kind of housing supports your lifestyle—now and in the future?**



## Question #8

**Are your insurance coverages sufficient without a partner as backup?**





## Question #9

Have you legally documented your healthcare and financial decision-makers?



## Question #10

Do you have a clear plan for your legacy, even if you don't have traditional heirs?

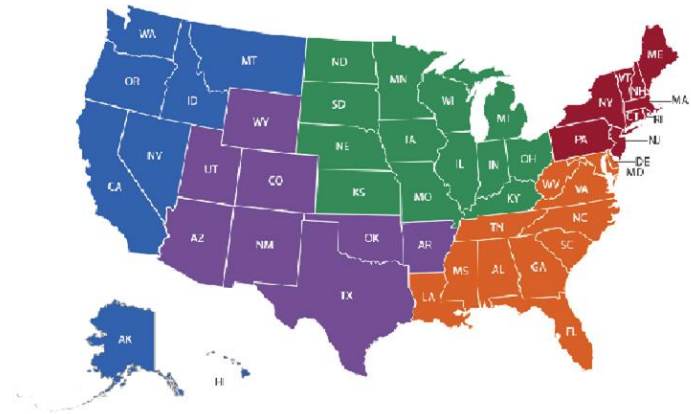




# Thank you for watching

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