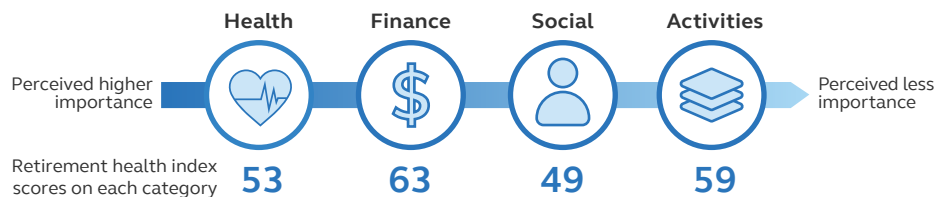


The Principal Hong Kong Retirement Health Index (average of Hong Kong consumers, out of a total of 100)

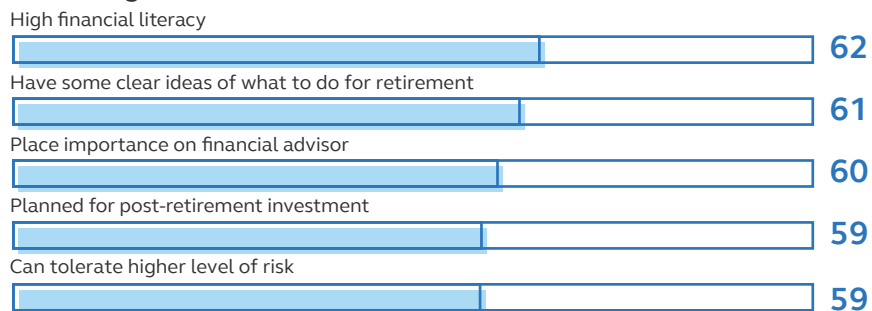
56

4 CORE CATEGORIES

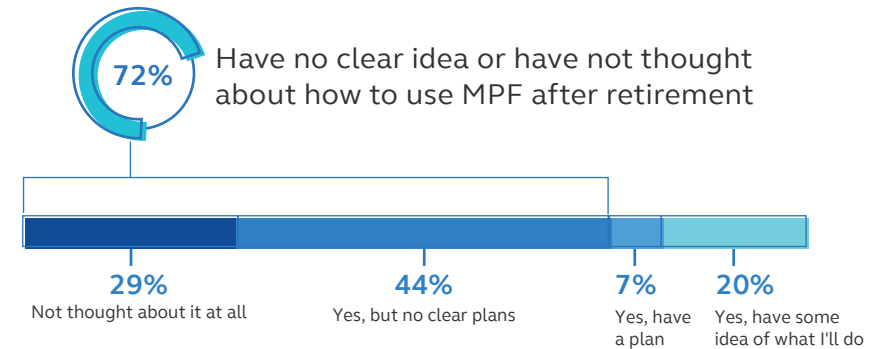
(Each category contributes 25% to the overall index)



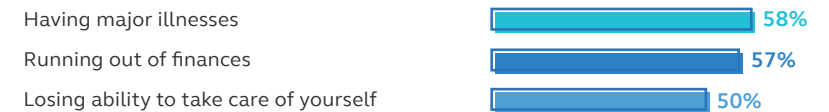
Respondents with the following characteristics have a higher Retirement Health Index score



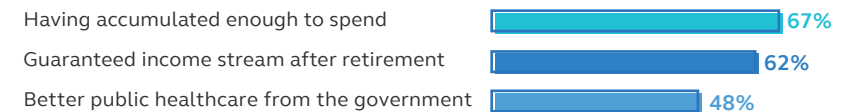
NEED MORE ATTENTION ON POST-RETIREMENT INVESTMENT



Top concerns in around retirement



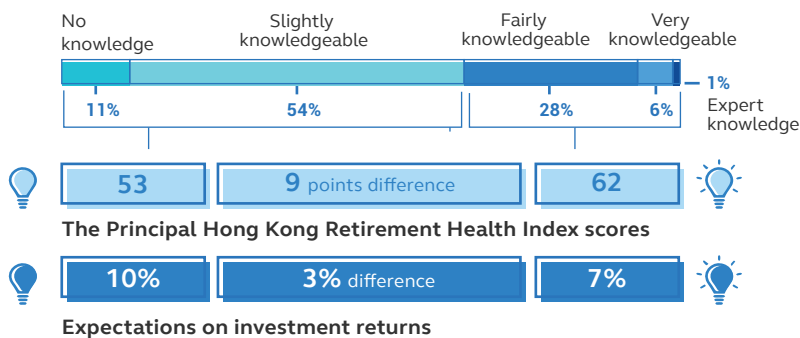
Top 3 things to help consumers feel more secure about retirement



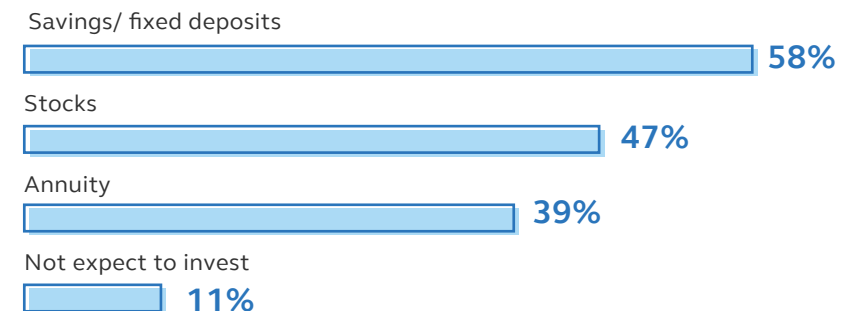
RETIREMENT INDEX IS HIGHLY CORRELATED WITH FINANCIAL LITERACY



Consider they have no or only slight knowledge in terms of financial literacy



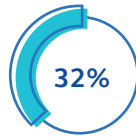
POST-RETIREMENT INVESTMENT TOP 3 TYPES OF INVESTMENT PRODUCTS



FINANCIAL STANDING & ATTITUDES

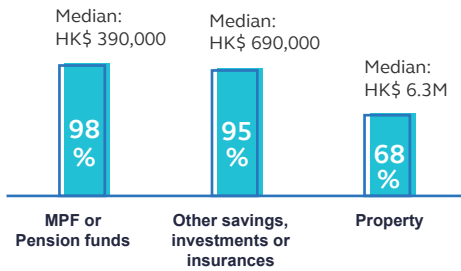


Think they are well prepared financially for retirement



Expect to be working post-retirement

Financial assets owned and amount



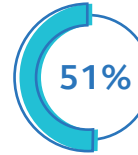
Expected monthly expense during retirement
Median: 63% pre-retirement expense

Expected nest egg size required
Median: HK\$ 4.5M

Expected retirement age
62 years old (Aged 35-39 at 61 vs aged 55+ at 64)

HEALTH

Don't want to be burdened by healthcare costs



Taken steps to live healthier life



Ways to feel more secure about health

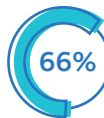
Improve on their own health
66%

Medical insurance covering most expenses
46%

Live in a better living environment
43%

56% own 1+ types of medical/ health insurance (critical illness or medical)
56%

SOCIAL



Find social aspect important in retirement happiness



Satisfy with readiness on social aspects

Biggest difference in types of relationship to spend more time with:



Spouse



Neighbours



Parents

Intention to retire in HK/outside HK

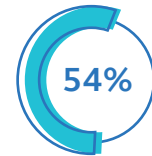


Top 3 reasons: Lower expenses, better overseas support, cleaner environment

ACTIVITIES



Find it is important to remain active and do activities for overall retirement happiness



Started to plan for retirement

Top activities



45% Extensive travel



44% Frequent holidays



40% Spend more time with family/friends