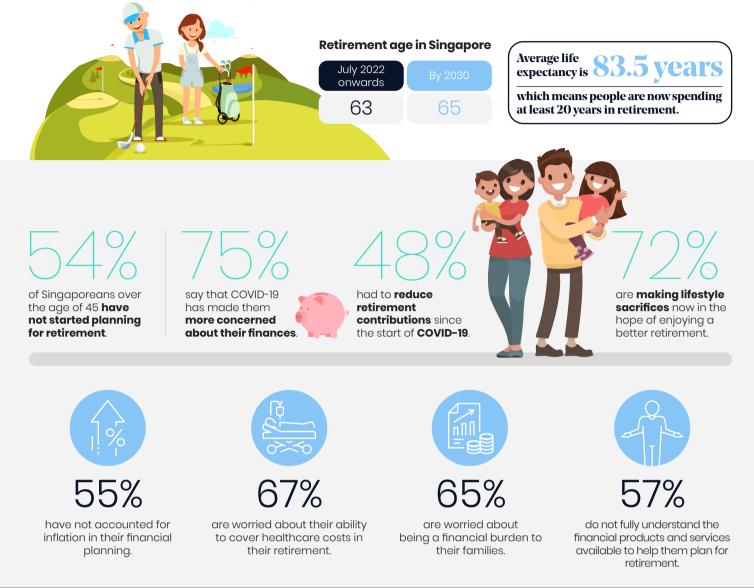


Are Singaporeans ready for retirement?



Wealth transfer placing pressure on family relationships



four in 10 (42%) have not n any plans to transfer their wealth or assets to family members.

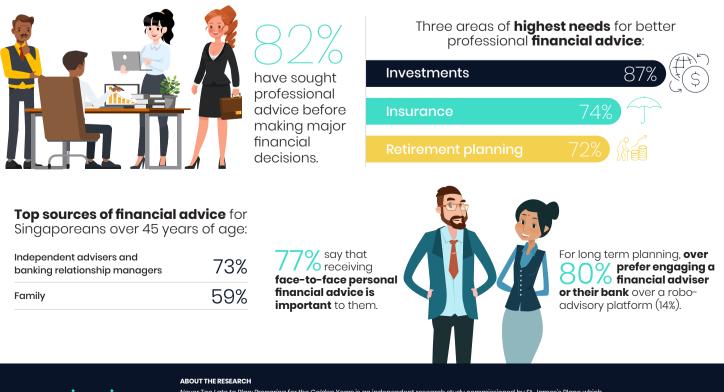
Although **more than half** (52%) say they plan to do this within the next five to 10 years.



plan to **donate** their wealth to philanthropic causes.



Welcoming of financial advice



www.sjp.asia

Never Too Late to Plan: Preparing for the Golden Years is an independent research study commissioned by St. James's Place which looks at the growing financial hurdles faced by those in the later stages of their lives and careers, aged between 45 and 64 years. A total of 2,780 interviews were conducted online in February and March 2022 in Hong Kong (1,360) and Singapore (1,420).