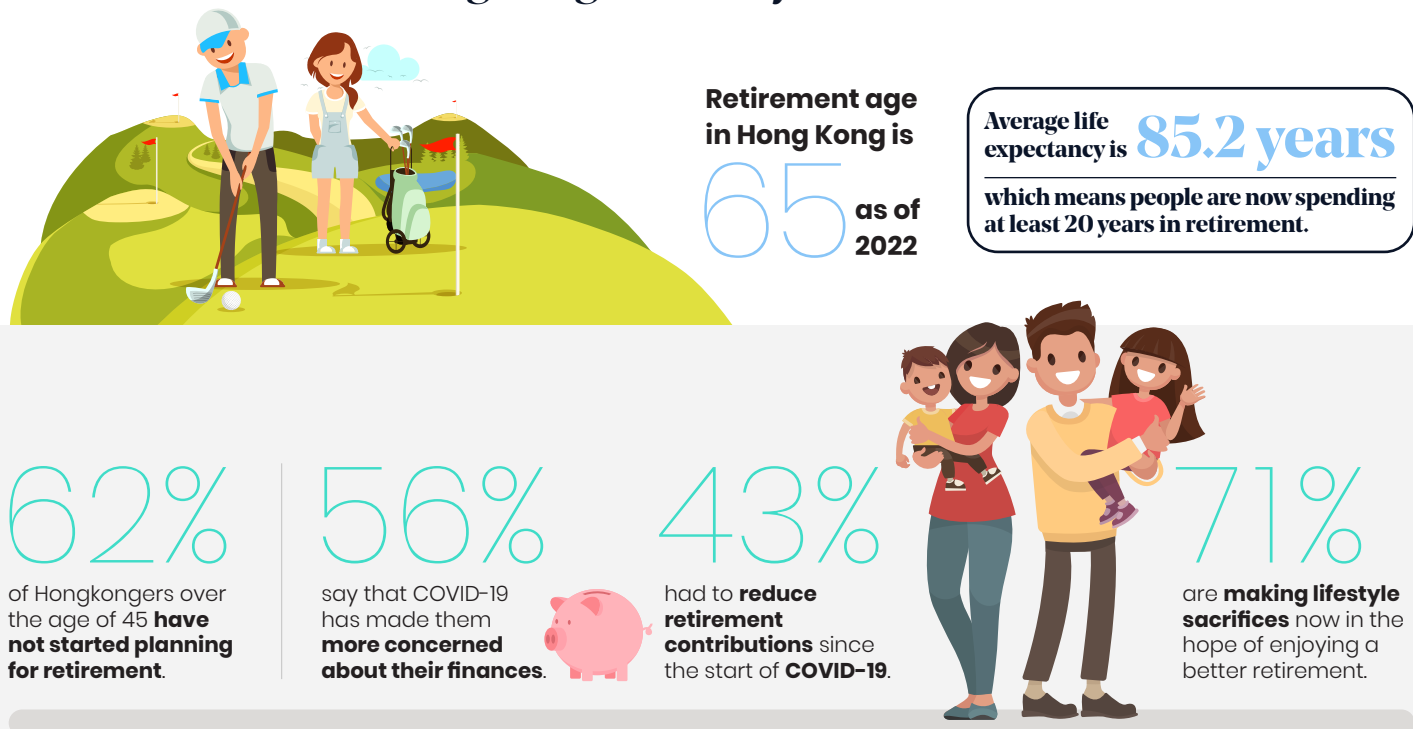


# Never too late to plan

Preparing for the Golden Years



## Are Hongkongers ready for retirement?



## Wealth transfer placing pressure on family relationships



## Welcoming of financial advice

