IFPHK 香港財務策劃師學會 INSTITUTE OF FINANCIAL PLANNERS OF HONG KONG

YF Life 萬通保險

IFPHK x YF LIFE

HONG KONG - MACAU RETIREMENT EXPENSE INDEX

Hong Kong retirees are satisfied today—but retirement costs and future-planning gaps mean many do not feel fully prepared for tomorrow.

SUMMARY

Survey period: June 2026

Sample size: 304

Respondents: Hong Kong retirees aged 55-74

Personal income before retirement: At least HK$20,000 per month

Objectives:

- To delineate the current retirement life of retirees
- To establish an index to reflect the cost of living level of retirees
- To understand their sources of funds

Hong Kong Survey

MONTHLY RETIREMENT EXPENSES

HK$15,090

MONTHLY EXPENSE INDEX

131.6 (↑31.6)

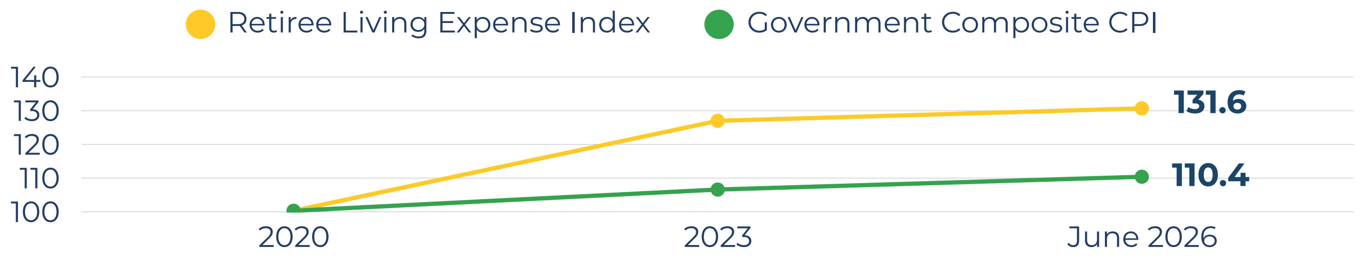
RETIREE INDEX

MORE THAN 5% PER ANNUM

GOVERNMENT CPI

1.8% PER ANNUM

rose 3x faster than CPI over the period



The Retirement Expense Index and Composite CPI use different methodologies and are not directly comparable.

MPF Behavior

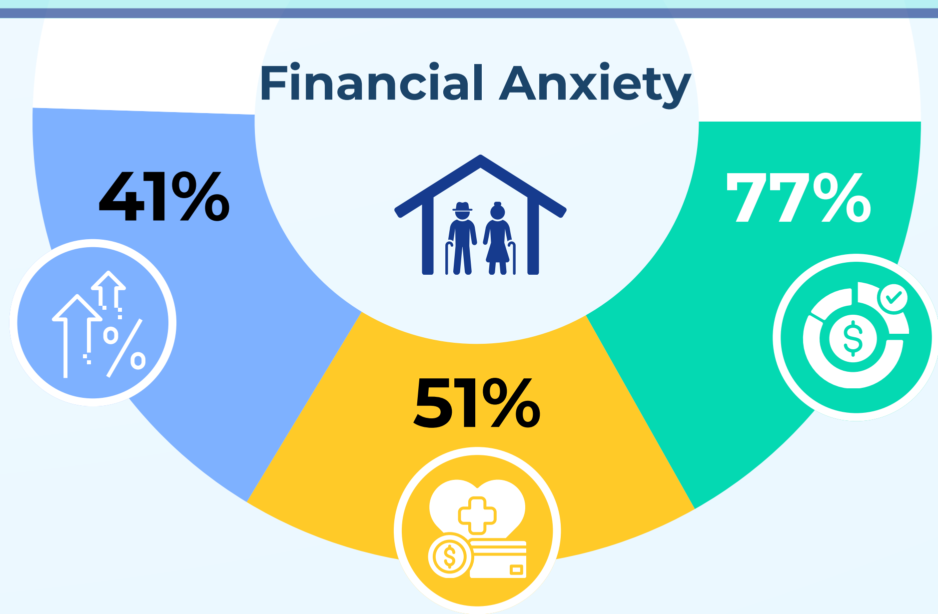
76% Fully withdrawn their benefits

22% Use MPF to fund monthly expenses

87% Satisfied with retirement life

72% Would do something differently in preparing for retirement

Financial Anxiety



Worry about inflation

Worry about medical expenses

Have not considered estate or asset planning

Four Simple Steps for a More Secure Retirement

1. Keep up with inflation: Create a "retirement salary"
2. Plan healthcare early: Do not let one illness affect retirement savings
3. Make better use of property and policy equity : Turn assets into extra retirement cash flow
4. Plan ahead for the family: Do not leave difficult decisions until later

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About "Hong Kong - Macau Retirement Expense Index"