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


**SUMMARY**
Survey period: June 2026
Sample size: 100
Respondents: Macau retirees aged 55-74
Personal income before retirement: At least MOP$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


**Macau Survey**

## MONTHLY RETIREMENT EXPENSES

**MOP$10,400**

1. Dining out and takeout
2. Food and non-alcoholic beverage
3. Housing and fuel

## Retirement Income

**90%** use personal assets as funding source

**49%** receive family support

## CFP Certification Awareness

**70%** aware about the CFP Certification

## NMCPF Behavior

**31%** Currently draw on NMCPF to fund monthly expenses

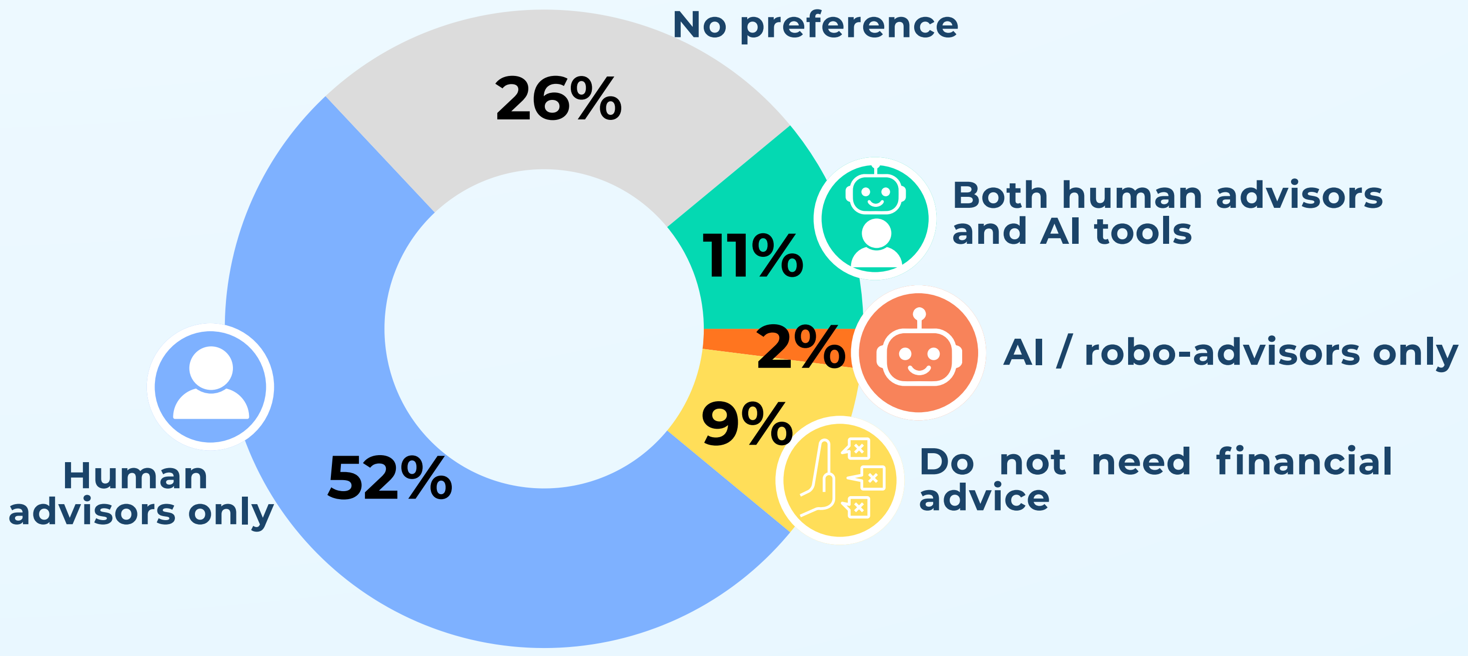
**75%** Satisfied for those who have engaged with NMCPF

**93%** At least one regret regarding their retirement preparation

**52%** save/ invest earlier

**24%** communicate and plan more with their partner or family

## Advice Preference





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**About "Hong Kong - Macau Retirement Expense Index"**