

Asia's retirement safety net is facing an enormous challenge.

What can your company do? LIMRA partnered with the Society of Actuaries to learn what's happening and how life insurers can help.

ASIA
RETIREMENT SERIES



ELDERLY POPULATION GROWTH WILL EXCEED OVERALL POPULATION GROWTH



19% Expected growth in overall population, 2015-2050

148% Expected growth in elderly population, 2015-2050



ASIA FACES A HUGE RETIREMENT FUNDING GAP



54% regret delaying retirement planning

80% expect a fund gap of at least **20%**

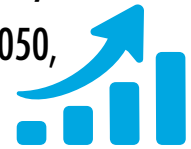


22.2 years

Life expectancy at age 60 in 2050,

versus

17.9 years in 2000*



*Source: UN Population Division

Consumers spend only **23 years** saving for retirement

CONSUMERS HAVE RETIREMENT GOALS...

"Maintain my physical health and well being"

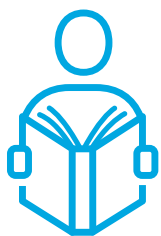


"Spend more time with friends and family"

"Remain living in my current residence"



...BUT THEY PROCRASTINATE AND DO NOT TAKE ACTION



69% consider it their own responsibility to prepare for retirement



66% do not consult financial professionals for retirement planning

65% have no formal retirement plan



CONSUMERS WORRY ABOUT:



Providing for healthcare costs beyond the social insurance medical supplement



The government or employer reducing health or medical insurance benefits

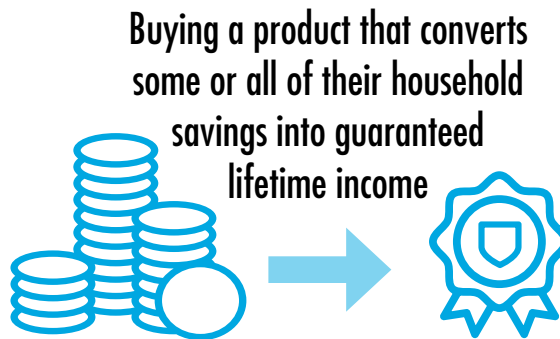
A chronic illness draining their lifelong savings



CONSUMERS PLAN TO GENERATE RETIREMENT INCOME BY:



Withdrawing only interest and dividend earnings, but not any principal



Buying a product that converts some or all of their household savings into guaranteed lifetime income



Investing retirement savings in property that generates rental income

CONSUMERS LIKE THE IDEA OF PRODUCTS THAT:



Provide guaranteed income for life



Preserve or protect the initial investment amount



Provide guaranteed returns on their investments

Download the full report today! Visit www.limra.com/asiaretirement.

