



# AIA X CHANGE

## PULSE INSIGHTS

*What's top of mind among our pre-retiree members?*

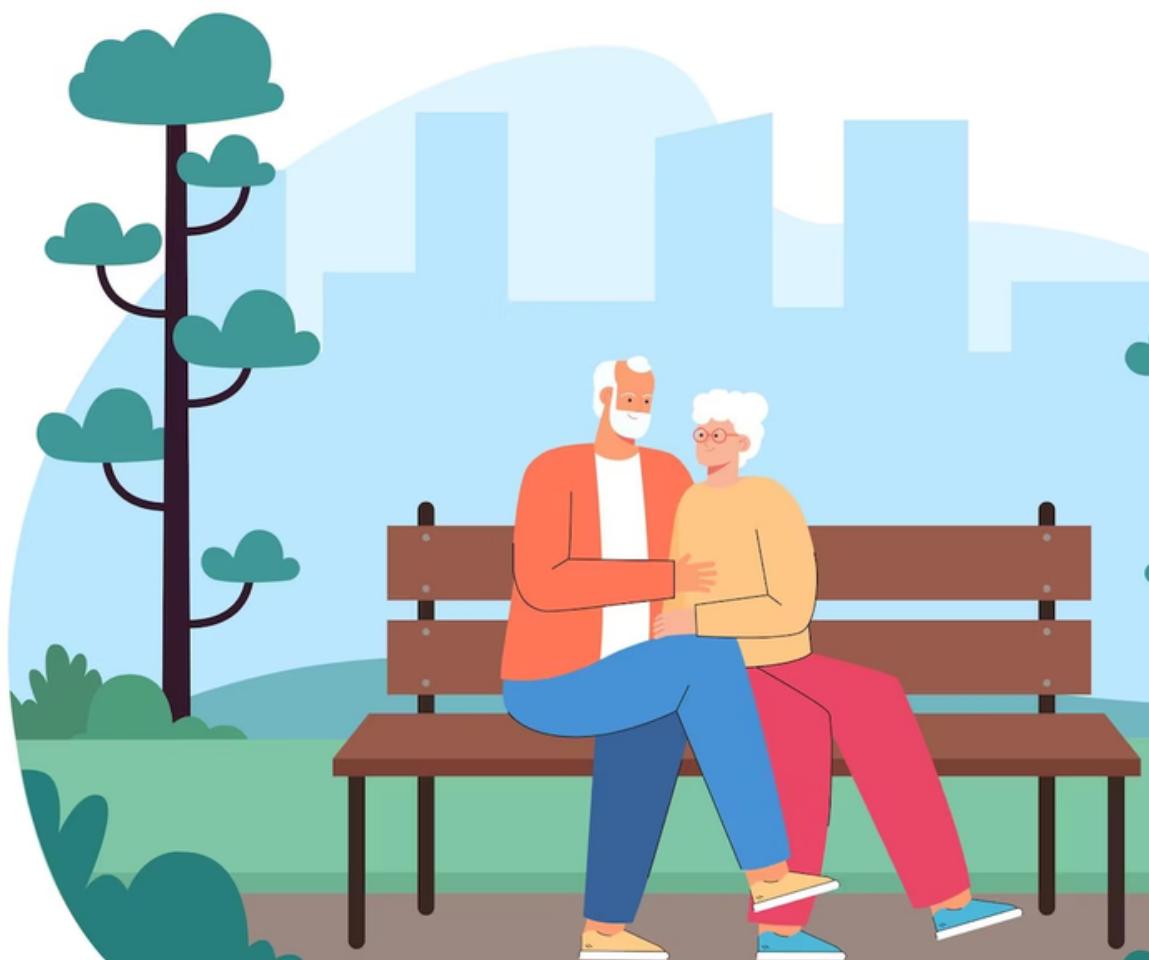


Though our **pre-retiree** members are comfortable with their high income, they are **worried about...**

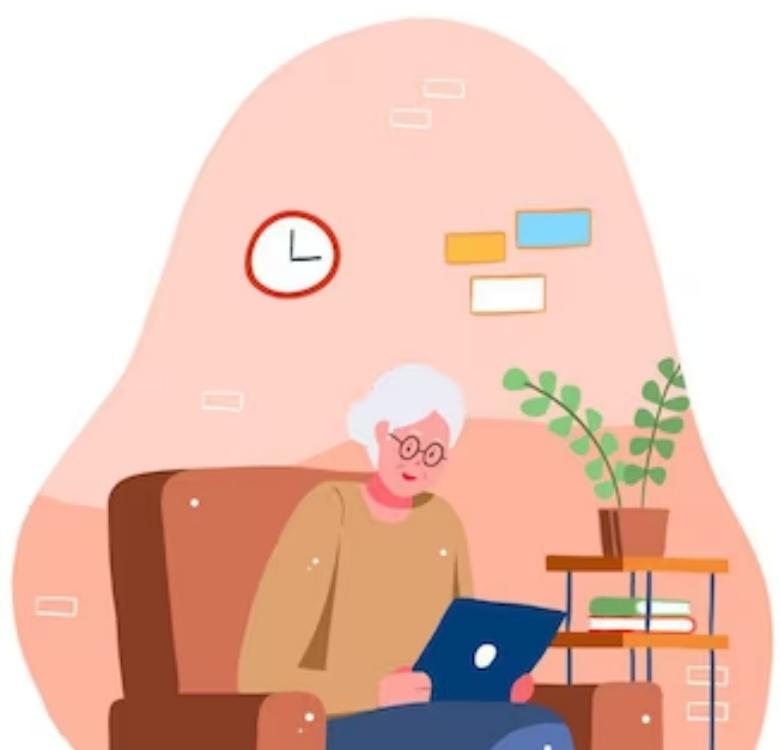
- 1 **Rising cost of living** 56%
- 2 **Experiencing critical illness** 38%
- 3 **Rising health care costs** 38%

And they want to **strengthen their financial health** by achieving the following goals:

- 1 **Increase emergency funds** 56%  
**Build retirement fund** 56%
- 2 **Have enough funds for...**  
*Hobbies and Leisure* 28%  
*Own health/medical needs* 28%  
*Fully paying off debts* 28%
- 3 **Retire early** 25%



As such, these are the **benefits** that they look for...



- 1 **Good investment returns**
- 2 **Guaranteed payout**
- 3 **Affordable premium or principal investment**
- 4 **Good brand reputation**
- 5 **Comprehensive policy benefits**