



今天起步 成就退休之路

Step up your retirement planning today

很多人會告訴您，他們正為退休生活努力儲蓄。但當中又有多少人真正明白知道，要有**多少儲蓄**，方可支持他們預期的退休生活？

理想退休生活，全賴今日及早籌謀。及早開始，自然及早達標。

現在讓我們先細心分析退休生活所涉及的各项潛在開支。

滙豐退休策劃指標能為您提供如「**退休後在港生活的實際所需資金是多少？**」等問題的客觀答案和分析，讓您了解基本、舒適或豐盛三種退休生活方式所涉及的每月預算開支金額。

現在，就讓滙豐與您一起籌劃您的理想退休生活。

Many people say they are trying their very best to save for their retirement, but not everyone has a good idea of exactly **how much savings** they need to support their expected retirement lifestyle.

Retirement life depends greatly on the plan you make today. The sooner you start your planning, the more secure your retirement life will be.

Let's start by considering your potential expenses when you retire.

The HSBC Retirement Monitor provides an objective answer to the basic question – **How much will I need to support my retirement life in Hong Kong?** This will give you a good idea of the monthly budget you will likely need to fund three different retirement lifestyles – basic, comfortable or affluent.

Start planning for your desired retirement life today with HSBC.

1

哪一種是您嚮往的退休生活？

What kind of retirement lifestyle do you expect?



基本生活

Basic lifestyle

2

您嚮往的退休生活涉及多少資金？

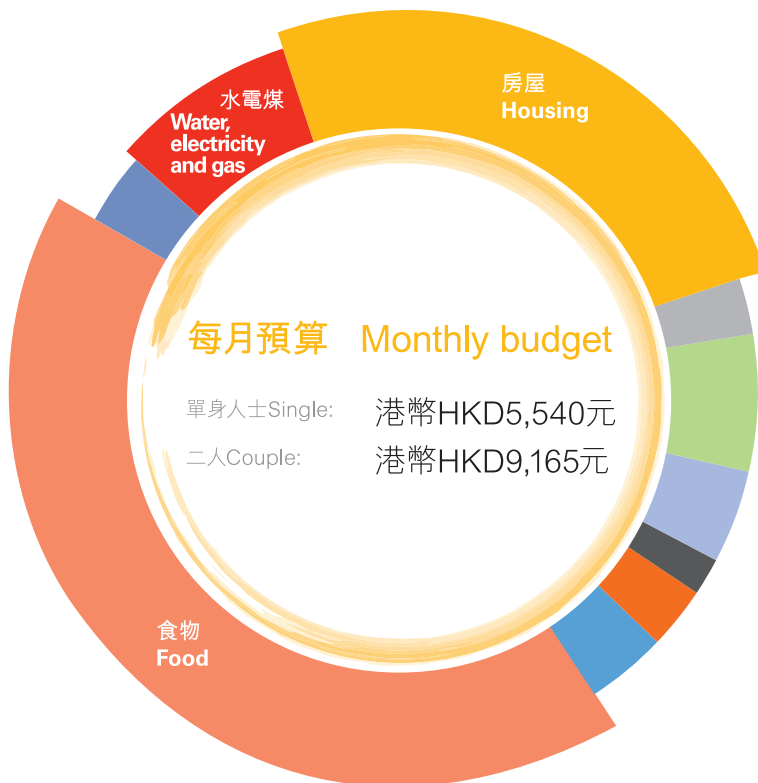
How much will your expected lifestyle cost?

基本生活方式下，單身人士或二人的退休預算開支
Budget for basic lifestyle for retired singles or couples

假設 Assumption:

居於公共房屋*

Living in public housing*



單身人士 Single (港幣 HKD)
二人 Couple (港幣 HKD)

42.5%	食物 Food	2,355 4,710
25.0%	房屋 Housing	1,380 1,625
8.3%	水電煤 Water, electricity and gas	460 590
6.1%	消閒娛樂 Leisure and entertainment	340 690
4.2%	通訊 Communications	235 315
3.6%	交通 Transportation	200 305
3.5%	家居用品及服務 Household goods and services	195 195
2.6%	服飾 Clothing	145 295
2.5%	健康與美容 Fitness, beauty and hairdressing	135 245
1.7%	醫療 Health care	95 195

上圖及百分率以單身人士退休後的預算開支計算。

Above chart and percentage are based on the budget for retired singles.

* 如租住私人物業，需額外預留每月開支。參考香港特別行政區政府統計處出版的《香港統計月刊（2016年11月）》，截至2016年9月的數據，最新私人住宅樓宇新訂租約平均租金為每月每平方米港幣226至466元。

* Extra budgets should be allowed for if living in private rental flat. Referring to the 'Hong Kong Monthly Digest of Statistics (November 2016)' published by the Census and Statistics Department of Hong Kong Special Administrative Region, as at September 2016, the average rents of fresh lettings of private domestic premises is HKD226-466 per square metre per month.



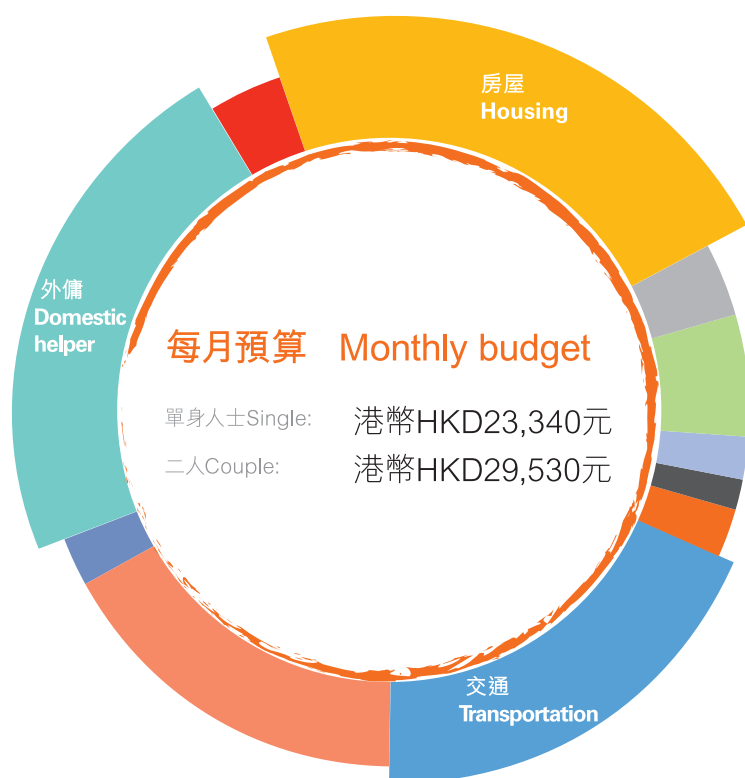
舒適生活

Comfortable lifestyle

舒適生活方式下，單身人士或二人的退休預算開支
Budget for comfortable lifestyle for retired singles or couples

假設 Assumption:

居於私人物業（按揭已還清）*
 Living in a private flat with no mortgage*



上圖及百分率以單身人士退休後的預算開支計算。
 Above chart and percentage are based on the budget for retired singles.

* 如租住私人物業，需額外預留每月開支。參考香港特別行政區政府統計處出版的《香港統計月刊（2016年11月）》，截至2016年9月的數據，最新私人住宅樓宇新訂租約平均租金為每月每平方米港幣226至466元。

* Extra budgets should be allowed for if living in private rental flat. Referring to the 'Hong Kong Monthly Digest of Statistics (November 2016)' published by the Census and Statistics Department of Hong Kong Special Administrative Region, as at September 2016, the average rents of fresh lettings of private domestic premises is HKD226-466 per square metre per month.

單身人士 Single (港幣 HKD)
 二人 Couple (港幣 HKD)

22.5%	房屋 Housing	5,260 5,260
22.3%	外傭 Domestic helper	5,205 5,205
18.5%	交通 Transportation	4,310 4,615
16.6%	食物 Food	3,865 7,200
5.6%	消閒娛樂 Leisure and entertainment	1,310 2,065
3.5%	水電煤 Water, electricity and gas	820 1,005
3.2%	健康與美容 Fitness, beauty and hairdressing	740 1,220
2.2%	家居用品及服務 Household goods and services	510 555
2.2%	服飾 Clothing	505 990
1.8%	通訊 Communications	435 660
1.6%	醫療 Health care	380 755



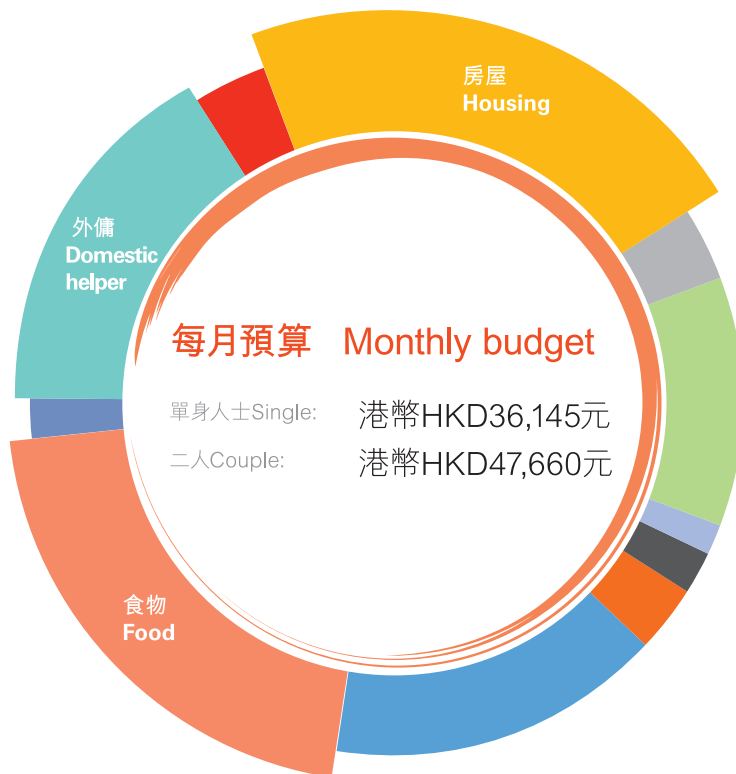
豐盛生活

Affluent lifestyle

豐盛生活方式下，單身人士或二人的退休預算開支
Budget for affluent lifestyle for retired singles or couples

假設 Assumption:

居於私人物業（按揭已還清）*
 Living in a private flat with no mortgage*



單身人士Single (港幣HKD)
 二人Couple (港幣HKD)

21.8%	房屋 Housing	7,870 7,870
20.8%	食物 Food	7,530 13,990
16.0%	外傭 Domestic helper	5,775 5,775
15.3%	交通 Transportation	5,540 5,965
11.4%	消閒娛樂 Leisure and entertainment	4,135 5,770
3.2%	健康與美容 Fitness, beauty and hairdressing	1,160 2,060
3.2%	水電煤 Water, electricity and gas	1,140 1,275
2.9%	服飾 Clothing	1,050 1,845
1.9%	家居用品及服務 Household goods and services	695 785
1.9%	醫療 Health care	690 1,390
1.6%	通訊 Communications	560 935

上圖及百分率以單身人士退休後的預算開支計算。
 Above chart and percentage are based on the budget for retired singles.

* 如租住私人物業，需額外預留每月開支。參考香港特別行政區政府統計處出版的《香港統計月刊（2016年11月）》，截至2016年9月的數據，最新私人住宅樓宇新訂租約平均租金為每月每平方米港幣226至466元。

* Extra budgets should be allowed for if living in private rental flat. Referring to the 'Hong Kong Monthly Digest of Statistics (November 2016)' published by the Census and Statistics Department of Hong Kong Special Administrative Region, as at September 2016, the average rents of fresh lettings of private domestic premises is HKD226-466 per square metre per month.

3

您嚮往的退休生活，由您一手策劃。 Plan for your desired retirement lifestyle.

預算及假設只反映典型開支及消費模式。個別單身人士或二人的消費習慣及生活所需不盡相同，個別消費項目的預算開支因此亦會被相應調整。請即填妥下表，為您理想退休生活制訂預算規劃。

These budgets and assumptions reflect typical spending patterns. Specific individuals and couples will have different spending habits and needs, and may trade off spending in one area against another. Below you can plan your budget for your desired retirement lifestyle.

預算 Budget	港幣 HKD	
	單身人士 Single	二人 Couple
房屋 Housing		
水電煤 Water, electricity and gas		
外傭 Domestic helper		
家居用品及服務 Household goods and services		
食物 Food		
交通 Transportation		
服飾 Clothing		
醫療 Health care		
通訊 Communications		
消閒娛樂 Leisure and entertainment		
健康與美容 Fitness, beauty and hairdressing		
其他支出 Other expenditure		
總金額 Total		



4

指標如何整合預算及所需總金額？

How were the budgets and required totals put together?



滙豐退休策劃指標由滙豐委託澳洲退休基金協會 (The Association of Superannuation Funds of Australia) 進行一系列研究及分析。

指標將經過廣泛研究收集到的本港特定商品及服務價格數據與本港退休人士的消費模式資料互相整合，加上參考香港特別行政區政府公布有關不同收入及年齡組別的住戶開支統計數字，並以此為基礎編整各個預算案例。編整數據時亦已考慮政府統計處發表有關反映最新物價變動的消費物價指數。

本報告根據截至2016年9月的數據編寫。滙豐退休策劃指標將每季度更新一次，以反映商品及服務的價格轉變，以及退休人士因此作出消費習慣上的變化。

預算及假設只反映典型開支及消費模式。個別單身人士或二人的消費習慣及生活所需不盡相同。但預算案例的整體數字及分項數字可作為參考，助您因應個別消費項目的預算開支作出調整（例如某些退休人士需要預留額外開支作供養親屬用途），從而制訂具體預算規劃。

所選的退休生活模式並不與其個人實際財力互相掛鉤，只反映消費模式及習慣。然而，作為參考指標，收入分布於最低25%的人士較多傾向於選擇基本模式，而收入分布於最高5%的人士則較多傾向於選擇豐盛模式。

預算雖已反映一般開支所需，退休人士仍須預留一筆備用金，以應付其他非經常性額外開支。

The HSBC Retirement Monitor was commissioned by HSBC with The Association of Superannuation Funds of Australia (ASFA) conducting the research and analysis.

The budgets were put together through extensive research on the price of specific goods and services in Hong Kong and on the spending patterns of Hong Kong retirees, together with the statistics from the Government of the Hong Kong Special Administrative Region on household expenditure for various income and age groups. The figures take into account recent price changes, as reflected in the Consumer Price Index published by the Census and Statistics Department.

The figures in the report are based on data as at September 2016. The HSBC Retirement Monitor will be updated quarterly to reflect changes in the price of the various goods and services and the subsequent changes in spending required by retirees.

While the budgets reflect typical costs and quantities purchased, specific individuals or couples will have different spending patterns. However, the overall figures and their breakdown will be a reference and may potentially assist you to formulate your own budget, because individual can and do trade off spending in one area against another, and some retirees may have additional expenses, such as dependants.

The lifestyles chosen are not indications of relative wealth, but of spending patterns and habits. However, as a general guide, basic may be relevant to those in the lowest 25% of income distribution in retirement, while affluent may relate to the top 5%.

These budgets relate to ordinary expenditure; allowances should be made for any unforeseeable spending.

5

您的儲蓄足夠支持您選擇的退休生活嗎？

Are you saving enough for your preferred retirement lifestyle?



理想退休生活， 全賴今日及早籌謀。

退休理財規劃絕非純粹將已有數據相加那樣簡單。釐清理想退休生活所涉及的各项元素同樣重要。現在就讓滙豐為您妥善整合統計數據，助您建立清晰目標，實踐理想退休生活。

想知更多儲蓄目標金額及具體實踐方案資料？

請即聯絡我們，讓我們的專業團隊為您提供詳盡分析及具體方案建議。

Early planning paves the way to your desired retirement.

Retirement planning involves more than crunching numbers. It is equally important to analyse in detail the retirement lifestyle you want. Let's look at the numbers together to get a clear picture about what you need for your desired retirement.

Want to know how much you need to save for the retirement lifestyle you want and whether you are on track to achieve it?

Contact us now, and together we can assess your retirement goals and create a plan to meet them.

本指標並不構成向您邀請、促使或建議任何產品或服務。如有需要，請諮詢專業人士的意見。

This report does not constitute an invitation, inducement or advice to you on any products or services. Please seek professional advice where necessary.