

滙豐退休策劃指標 HSBC Retirement Monitor

2018年6月 June 2018 | 第二季 2nd Quarter



「您」想退休生活 由今天選擇

Choose YOUR retirement lifestyle today

「您」想的退休生活，每個人的選擇取向各有不同，追求的生活水平及所需的退休支出亦因人而異。

退休生活豐儉由人，有人選擇量入為出，維持基本生活。有人選擇平平淡淡，過著簡約生活。有人選擇富而不奢，維持舒適生活。有人選擇遊歷世界，享受豐盛生活。

要實現「您」想退休生活，退休儲備，是決定您所選擇退休生活的關鍵要素。

「滙豐退休策劃指標」自2015年12月起為您提供「在香港過退休生活的預計支出是多少？」的客觀答案和分析。

自推出「滙豐退休策劃指標」後，我們不斷收集客戶的意見。為了令數據更能貼切地幫助客戶策劃退休生活，由2018年3月起，我們調整了計算方法的一些假設，並在現有三種生活方式（基本、舒適、豐盛）以外增設「簡約」生活方式。因此，您可能發現部份數據與2017年12月的版本相比有相當大的差距。不過我們相信調整後的數據更能準確及貼切地反映香港退休人士在不同生活方式的實際支出。

現在讓我們先細心分析退休生活所需的各項潛在開支。

Everyone has their own desired retirement lifestyle and the associated expenses vary depending on the living standards they want to maintain.

Retirement lifestyles can range from simple to affluent. Some picture simplicity, living plainly with enough savings to cover their basic expenses. Others long for a modest life, with a moderate nest egg to see them into their golden years. Many envision a comfortable and worry-free lifestyle, while for a few, a life of affluent jet-setting around the world beckons.

Whichever lifestyle you prefer, what you save for retirement is key to achieving your goal.

What is the estimated expenditure for living in Hong Kong after retirement? The "HSBC Retirement Monitor" was first launched in December 2015 to answer this question by providing an objective analysis.

Since launch, we have been collecting customer feedbacks on the "HSBC Retirement Monitor". In order to make the figures more relevant and useful for retirement planning, we have fine-tuned some of the assumptions underlying the model, and have also created a new "Modest" lifestyle in addition to the three existing lifestyles (basic, comfortable, affluent), starting from the March 2018 edition. As a result, you may find some of the figures in this edition to differ materially from the December 2017 edition. However, we believe that the fine-tuned figures are more reflective of the actual spending pattern of different lifestyles of Hong Kong retirees and hence providing more relevancy.

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

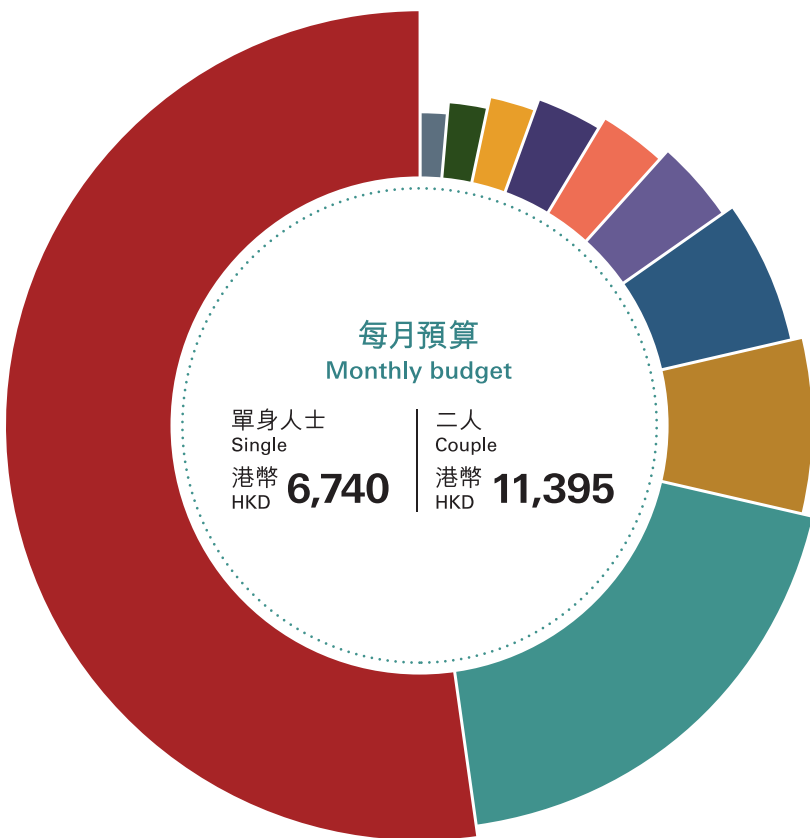


1 基本生活

Basic lifestyle

量入為出 維持基本生活
Make ends meet and maintain a basic life

假設 Assumption:
居於公共房屋*
Living in public housing*



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

| | 單身人士 Single (港幣HKD) | 二人 Couple (港幣HKD) |
|---|---------------------|-------------------|
| 52.0% 食物 Food | 3,505 | 6,805 |
| 19.2% 房屋 Housing | 1,290 | 1,540 |
| 7.3% 水電煤 Water, electricity and gas | 495 | 630 |
| 6.2% 消閒娛樂 Leisure and entertainment | 415 | 785 |
| 3.6% 通訊 Communications | 240 | 325 |
| 3.0% 交通 Transportation | 205 | 315 |
| 2.9% 家居用品及服務 Household goods and services | 195 | 195 |
| 2.2% 服飾 Clothing | 150 | 315 |
| 2.2% 健康與美容 Fitness, beauty and hairdressing | 150 | 285 |
| 1.4% 醫療 Health care | 95 | 200 |

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（2018年5月）》，截至2018年3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259元至471元。

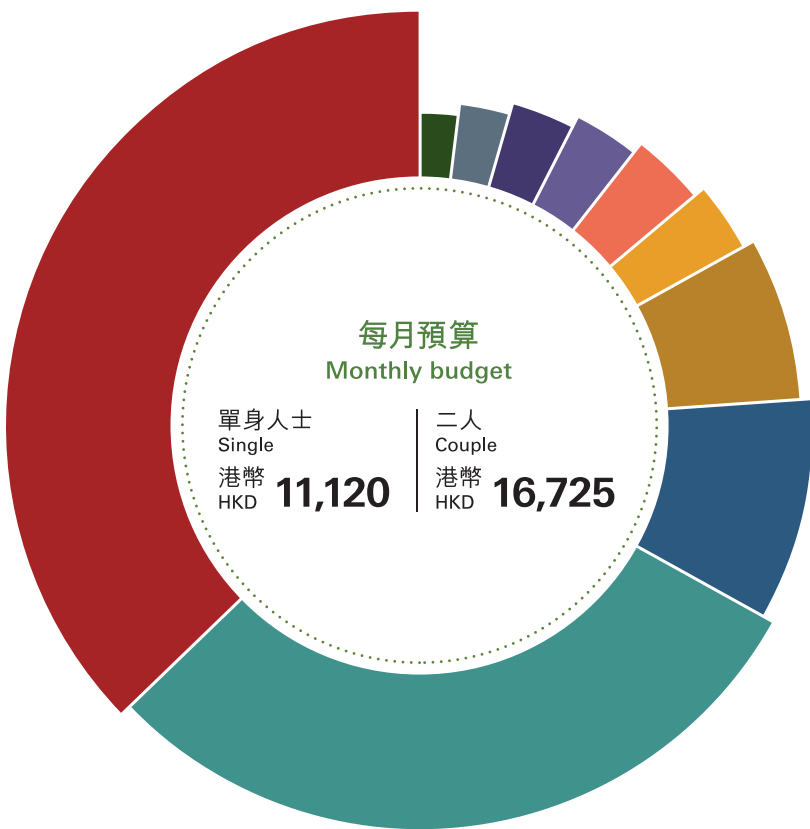
* Extra budgets should be allowed for if living in private rental flat. Referring to the 'Hong Kong Monthly Digest of Statistics (May 2018)' published by the Census and Statistics Department of Hong Kong Special Administrative Region, as at March 2018, the average rents of fresh lettings of private domestic premises is HKD259-471 per square metre per month.

2 簡約生活 Modest lifestyle

悠然自得 過著簡約生活
Be worry-free and lead a modest life

假設 Assumption:

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



**簡約生活方式下，單身人士或二人的退休預算開支
Budget for modest lifestyle for retired singles or couples**

| | 單身人士 Single (港幣HKD) | 二人 Couple (港幣HKD) |
|---|---------------------|-------------------|
| 37.1% 食物 Food | 4,120 | 7,725 |
| 29.7% 房屋 Housing | 3,305 | 3,305 |
| 9.3% 消閒娛樂 Leisure and entertainment | 1,030 | 1,665 |
| 6.8% 水電煤 Water, electricity and gas | 760 | 940 |
| 3.2% 服飾 Clothing | 360 | 720 |
| 3.2% 交通 Transportation | 355 | 540 |
| 3.1% 通訊 Communications | 350 | 495 |
| 2.9% 家居用品及服務 Household goods and services | 325 | 350 |
| 2.5% 醫療 Health care | 275 | 555 |
| 2.2% 健康與美容 Fitness, beauty and hairdressing | 240 | 430 |

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.

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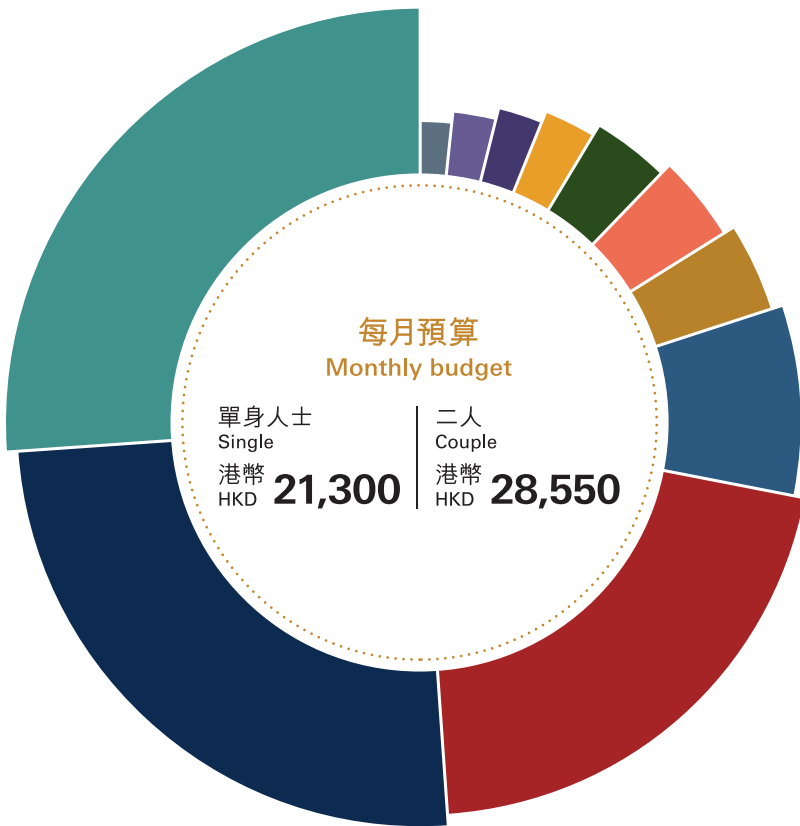
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3 舒適生活 Comfortable lifestyle

富而不奢 享受舒適生活
Be active and live a comfortable life

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.

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

單身人士 Single (港幣HKD)
二人 Couple (港幣HKD)

| | | |
|--------------|---|----------------|
| 26.0% | 房屋 Housing | 5,525 5,525 |
| 25.0% | 外傭 Domestic helper | 5,330 5,330 |
| 20.8% | 食物 Food | 4,430 8,540 |
| 8.0% | 消閒娛樂 Leisure and entertainment | 1,705 2,805 |
| 4.0% | 水電煤 Water, electricity and gas | 850 1,040 |
| 3.9% | 交通 Transportation | 840 1,045 |
| 3.6% | 健康與美容 Fitness, beauty and hairdressing | 775 1,270 |
| 2.4% | 服飾 Clothing | 515 1,020 |
| 2.4% | 家居用品及服務 Household goods and services | 505 550 |
| 2.0% | 通訊 Communications | 425 645 |
| 1.9% | 醫療 Health care | 400 780 |

* 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(2018年5月)》，截至2018年3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259元至471元。

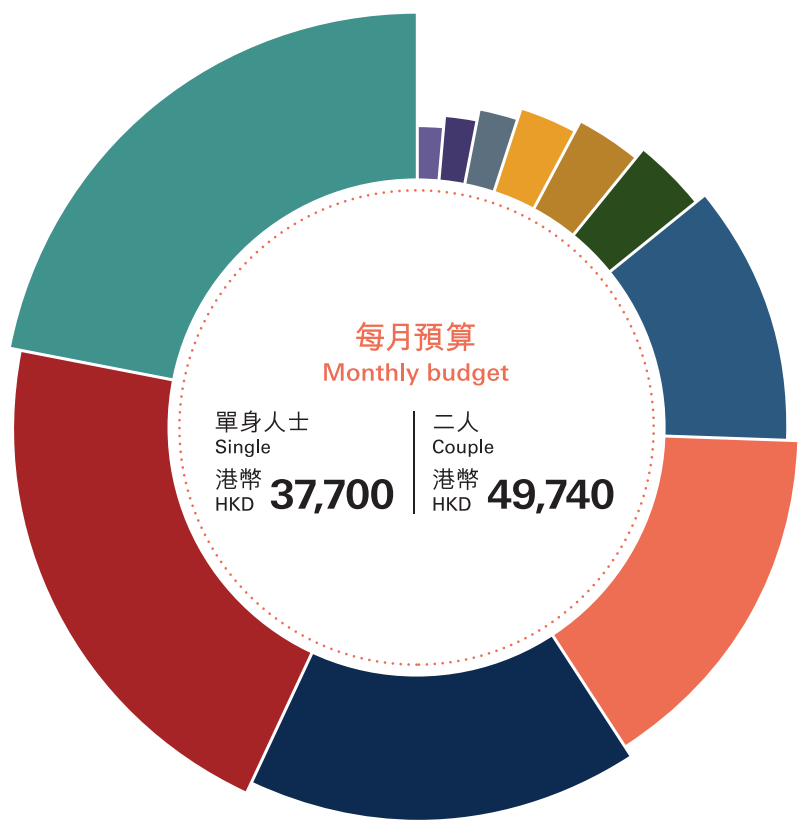
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4 豐盛生活 Affluent lifestyle

遊歷世界 樂享豐盛生活
Travel the world and enjoy an affluent life

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.

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

| | 單身人士 Single (港幣HKD) | 二人 Couple (港幣HKD) |
|---|---------------------|-------------------|
| 21.9% 房屋 Housing | 8,255 | 8,255 |
| 21.0% 食物 Food | 7,925 | 14,730 |
| 16.1% 外傭 Domestic helper | 6,055 | 6,055 |
| 15.3% 交通 Transportation | 5,760 | 6,205 |
| 11.4% 消閒娛樂 Leisure and entertainment | 4,280 | 5,980 |
| 3.2% 健康與美容 Fitness, beauty and hairdressing | 1,195 | 2,140 |
| 3.1% 水電煤 Water, electricity and gas | 1,175 | 1,305 |
| 2.9% 服飾 Clothing | 1,090 | 1,910 |
| 1.9% 醫療 Health care | 725 | 1,465 |
| 1.8% 家居用品及服務 Household goods and services | 695 | 790 |
| 1.4% 通訊 Communications | 545 | 905 |

* 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(2018年5月)》，截至2018年3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259元至471元。
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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2018年3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。

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 of March 2018. 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. Individuals can and do trade off spending in one area against another, and some retirees may have additional expenses, such as dependants.

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



先訂立目標 後編制退休計劃

Set your retirement goals before planning

希望在退休後維持自己一貫的生活模式，是否遙不可及？

當編製退休計劃時，必須先了解「您」想退休生活的模式。不同的退休生活模式，在計算每月預算開支是有所差異的，這將直接影響您現時每月所作出的儲蓄金額及消費習慣。

訂立目標後，便要充分利用現有的儲蓄平台，為退休儲備增值。除了既定的強積金供款外，可在經濟能力許可的情況下，考慮其他儲蓄方案，例如作出自願性供款，為自己建立良好的儲蓄習慣，奠定退休儲備的基礎，進一步提升退休生活質素。

想知更多儲蓄目標金額及具體實踐方案資料？

請即與我們聯絡了解更多詳情！

Will it be difficult to maintain your lifestyle after you retire?

When planning for retirement, you should first know what kind of lifestyle you wish to achieve. Monthly expenses differ for each lifestyle, which will directly impact your savings and spending habits.

After setting a goal, review your saving platforms to see how they can be more effectively used to grow your retirement savings. In addition to MPF, look into other ways to save, such as making voluntary contributions, in order to develop good saving habits – the biggest step in building your nest egg so you can maintain your quality of life in 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 to find out more information.



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.