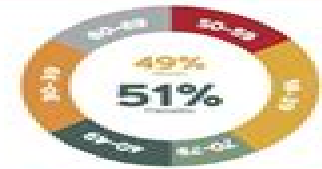
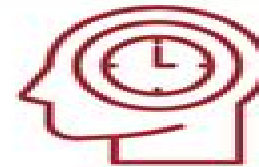


# RETIREMENT PLANS



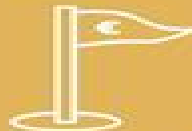
Total Respondents

## Their level of confidence with having done a good job of making financial plans for their retirement



**1 in 4 respondents**

24% (243 respondents) are confident / very confident that they have done a good job of making financial plans for their retirement.



**Almost half**

of the respondents 45% (458 respondents) do not have a retirement plan with most the respondents funding from Qdos 75% (337 respondents).



**11%**

of the respondents (113 respondents) are not at all confident/not confident that they have done a good job of making financial plans for their retirement.

**19%**

responded that they are neither confident nor not confident with most of the respondents funding from the Northern Harbour and are between the age of 30-39 age group 27% (45 respondents).

## How well they fund/are funding have funded their retirement



**More than half**

of the respondents 54% (548 respondents) will fund/are funding/have funded their retirement by withdrawing from their savings.



**45% of the respondents**

indicated that they have a government pension/old age benefit. The Western Region having the highest score of 52% (74 respondents).



**32% of the respondents**

(320 respondents) have/will continue to work to fund their retirement with the majority being from the 50-59 age group 57% (195 respondents) most which are male 36% (116 respondents).



**265 respondents**

indicated that they will fund their pension from income generated by financial or non-financial assets as their source of retirement funding. This has a higher ranking amongst 40-49 year olds 10% (19 respondents).



**Only 15%**

of the respondents (151 respondents) have a private pension plan 25% (44 respondents) of whom are from the 30-39 age group.

## How well they fund / are funding / have funded their retirement



**2/6 of the respondents**

33% (336 respondents), 45% (553 respondents) of whom are from the age group of 70-79 years old indicated that the age between 30 to 39 years is the ideal age at which people should be to make a financial plan for their retirement.



of the respondents (437 respondents) 59% (45 respondents) of whom are from Qdos indicated that the ideal age for people to start making a financial plan for their retirement is between the ages of 20 and 29 years.

**Only 10%**

of the respondents (105 respondents) mentioned between 40 and 49 years as the ideal age while another 8% (81 respondents) indicated the ages between 18 and 19 years would be the most ideal.



# Retirement Plan Design

**Tao Wei**



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