

ACTUARIAL EXPERT STUDY OF MPF SAVINGS...

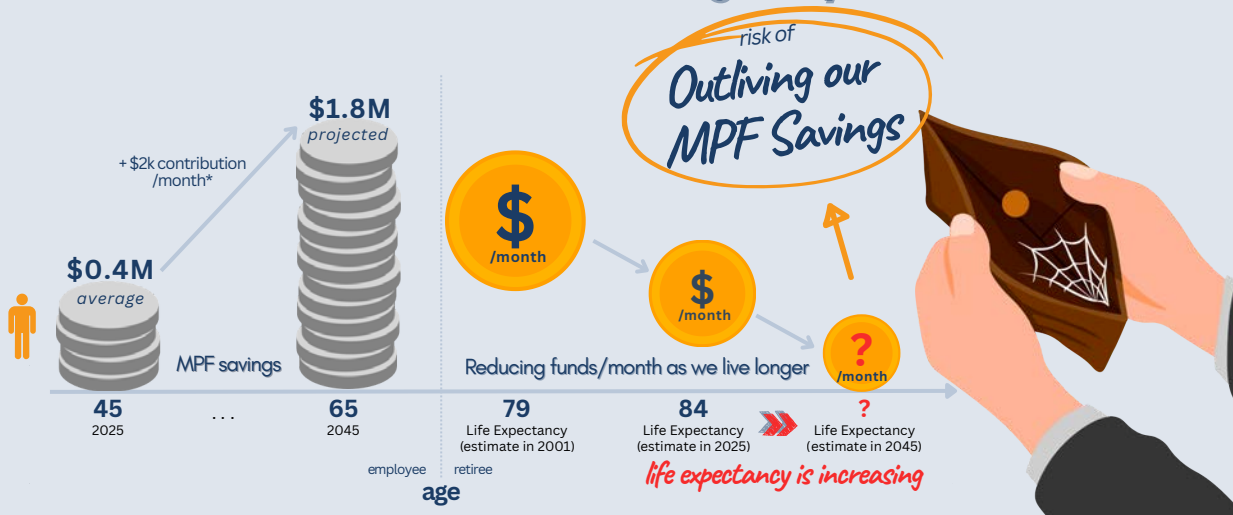
PROJECTED TOTAL MPF SAVINGS IN 2045

Average \$0.4M/person. Is this enough?

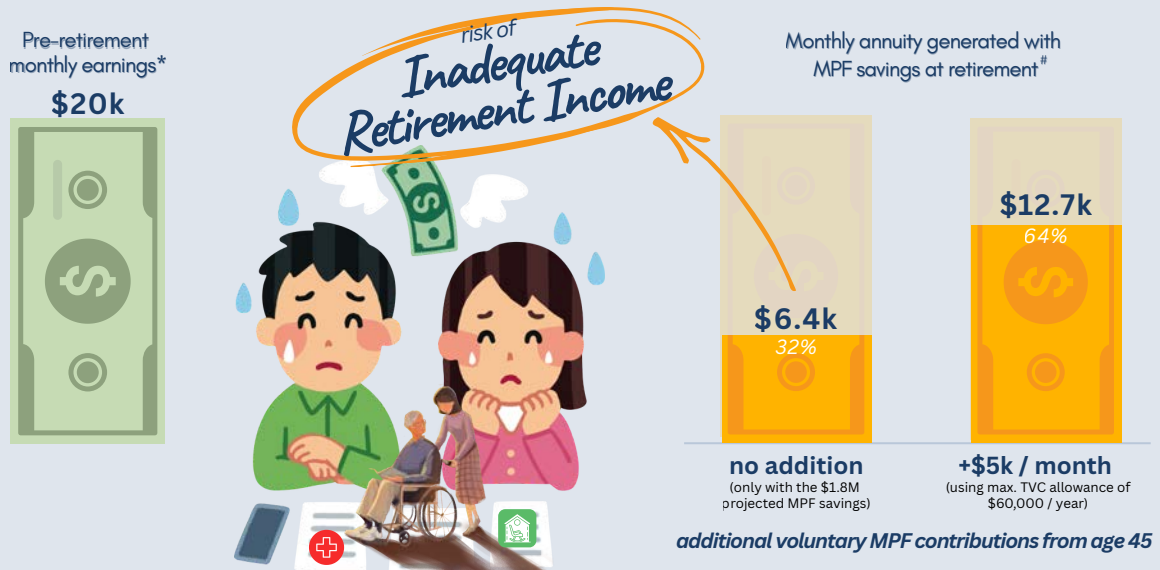
HK\$4.2 Trillion

DO WE HAVE ADEQUATE SAVINGS IF WE LIVE LONGER THAN EXPECTED?

Longevity Risk



WILL WE BECOME A FINANCIAL BURDEN TO OUR FAMILIES OR SOCIETY?



*based on 2024 median monthly earnings of HK\$20,000

A long-term inflation assumption of 2.5% p.a. is used to project the discounted MPF savings to 2025 price levels. The annuity is calculated with this amount under the current terms of the HKMC Annuity Plan for a 65-year-old male.

ACTUARIAL EXPERT STUDY OF MPF SAVINGS...

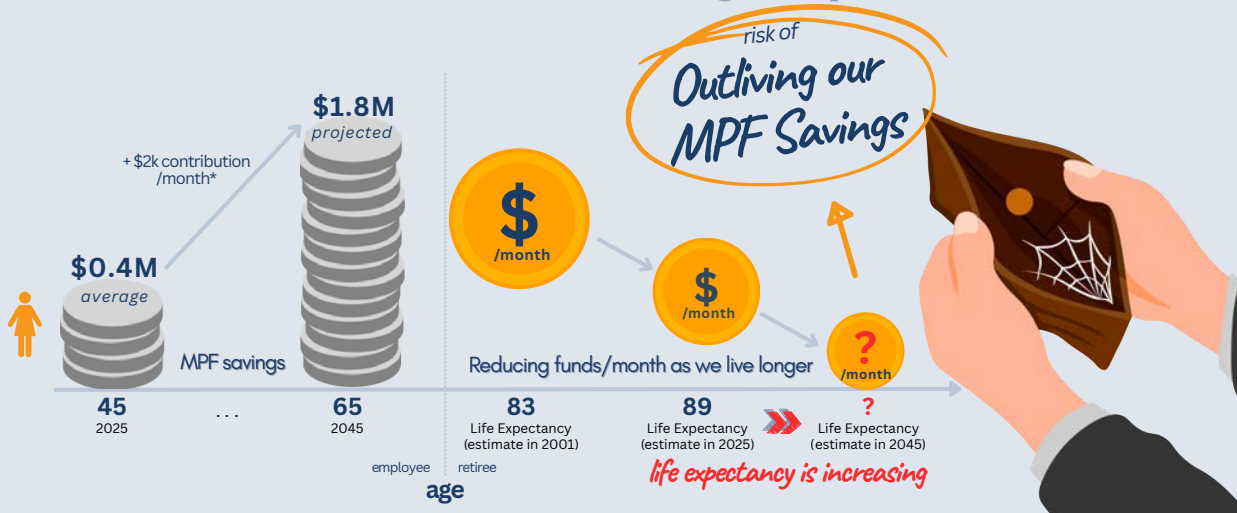
PROJECTED TOTAL MPF SAVINGS IN 2045

Average \$0.4M/person. Is this enough?

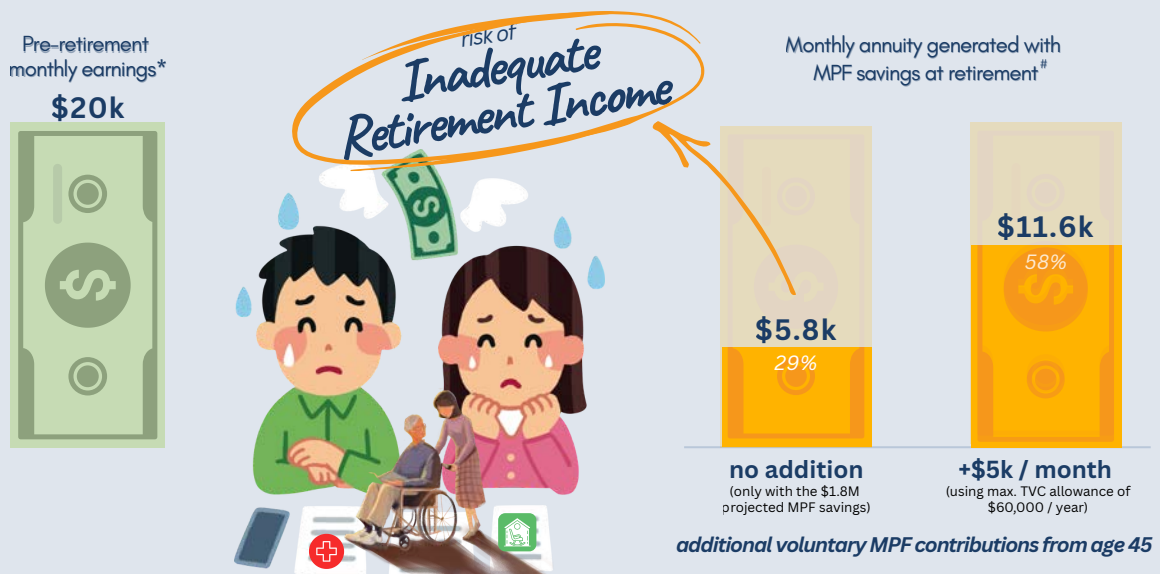
HK\$4.2 Trillion

DO WE HAVE ADEQUATE SAVINGS IF WE LIVE LONGER THAN EXPECTED?

Longevity Risk



WILL WE BECOME A FINANCIAL BURDEN TO OUR FAMILIES OR SOCIETY?



*based on 2024 median monthly earnings of HK\$20,000

A long-term inflation assumption of 2.5% p.a. is used to project the discounted MPF savings to 2025 price levels. The annuity is calculated with this amount under the current terms of the HKMC Annuity Plan for a 65 year-old male.