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Independence as the *New Legacy:*

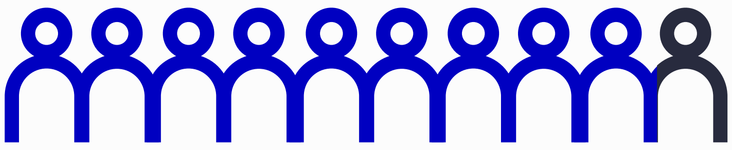
For generations, leaving wealth behind was considered the ultimate legacy. Today, longer life expectancy is reshaping that definition. As Malaysians live longer, retirement is no longer simply about accumulating enough wealth.

Key Findings from Manulife Asia Care Survey 2026:

#1

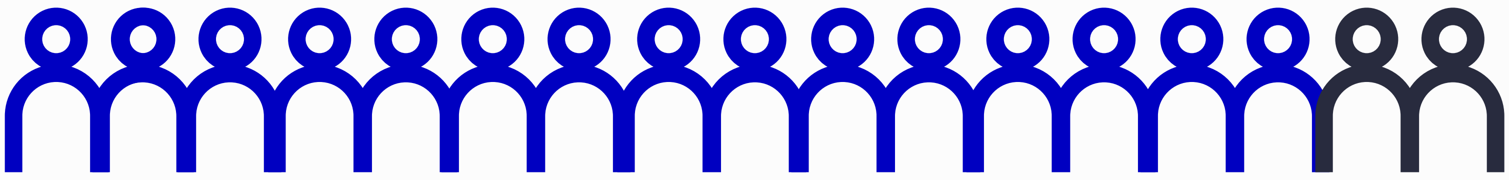
17–20 years
the number of years Malaysians could live in a dependent state

90% of Malaysians' goal is to achieve independence or self-sufficiency for as long as possible



89%

If I am self-sufficient / self-reliant, I will not become a burden to others in my family in the long years of life.



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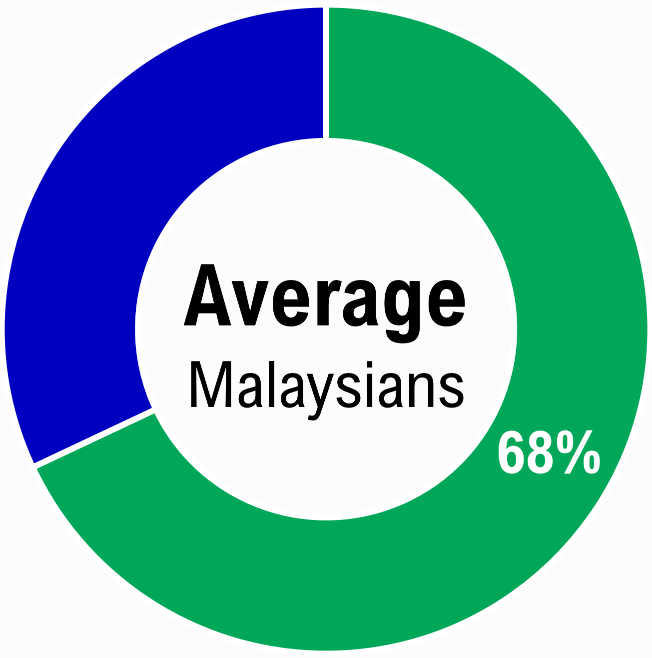

68% of Malaysians
are now allocating their assets to support personal independence, signaling a shift away from traditional expectations of relying on family support in later life.

#3 How are Malaysians funding their retirement needs?

83%
Personal Savings

52%
Investments

40%
Insurance

38%
Employer pensions

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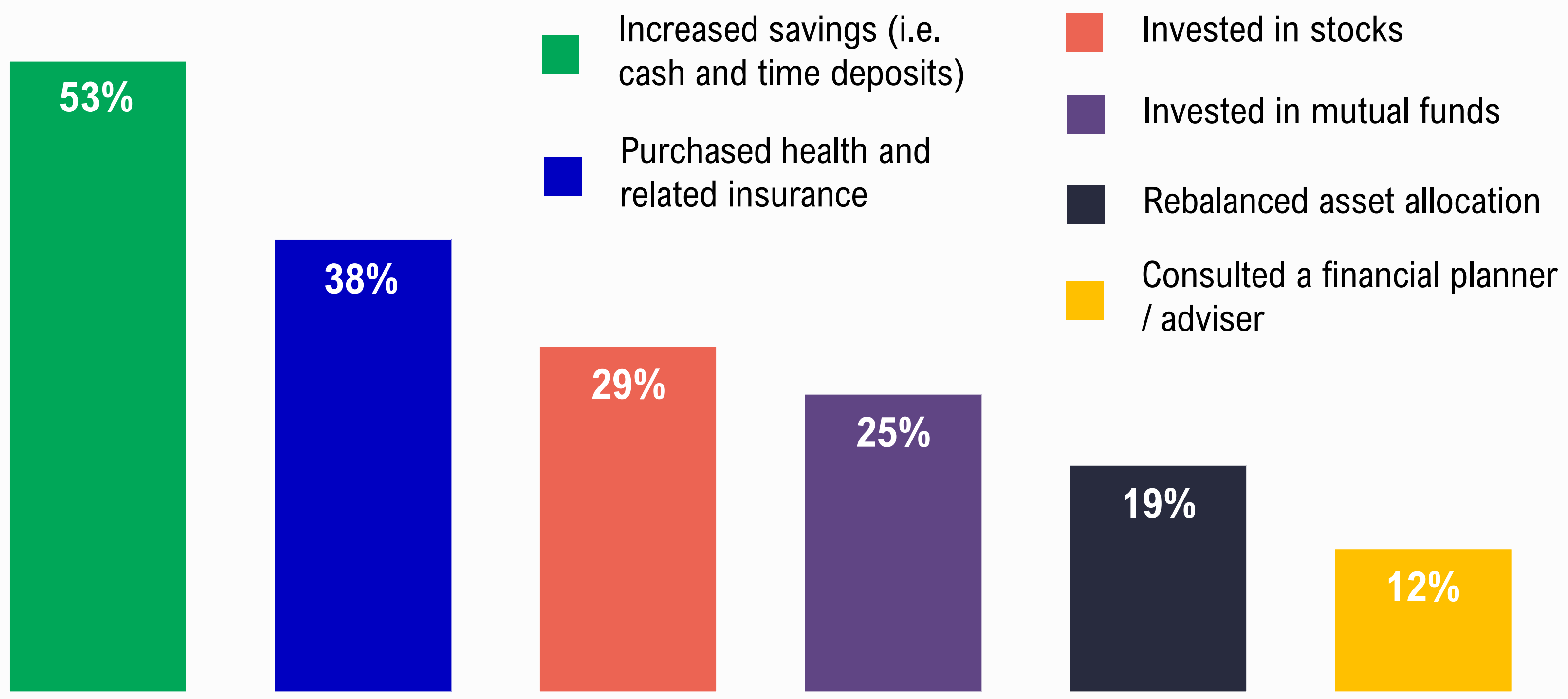
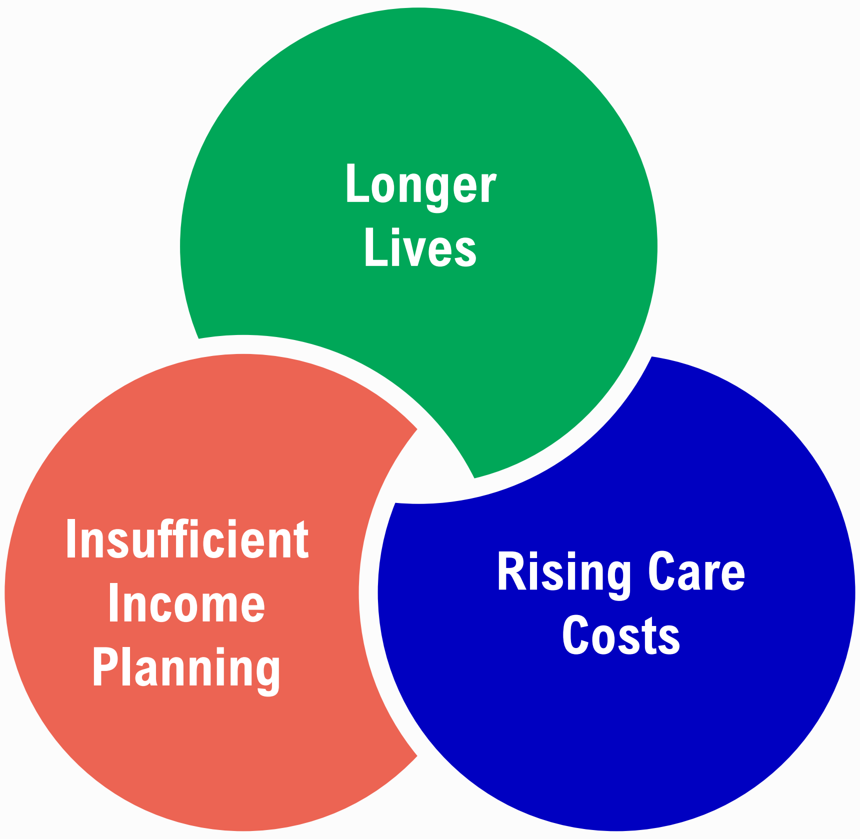
#4 Most Malaysians' preparations remain centered on wealth accumulation rather than income generation



#5 The gap investors need to see

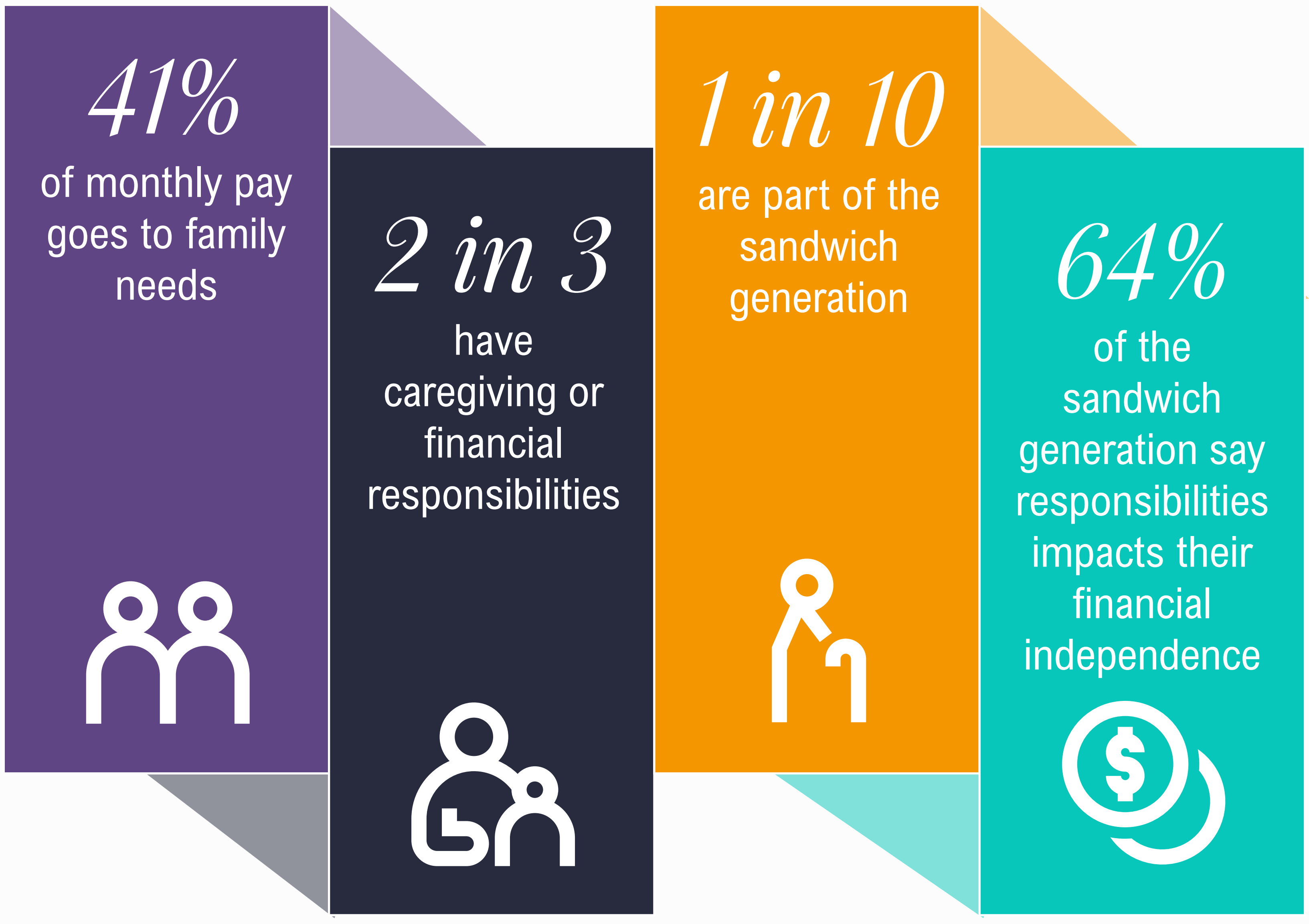


These three becomes a *retirement funding gap* that many Malaysians have not fully quantified yet.

Longer life means Malaysians need to plan for more years of care, spending and income replacement.

#6 Why preparation is difficult for most Malaysians

Current income is funding *today's family obligations* before *tomorrow's retirement needs.*



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#7 Most Malaysians are taking steps to adapt saving and investing approach*

*Among those who have started saving and investing in stocks, bond, insurance, etc. to ensure their financial well-being.

42% of respondents plan to shift toward income-generating investments to adapt their financial strategies

24% of respondents plan to work with a financial planner or adviser professionally

33% of respondents plan to diversify across different asset classes

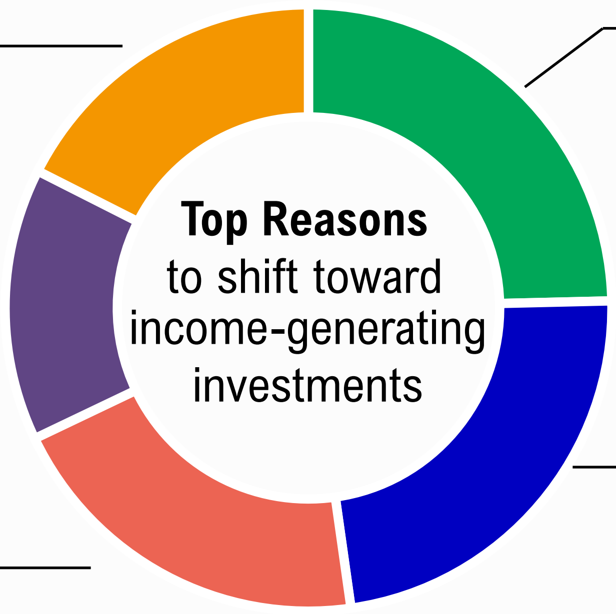
19% want to be more conservative

#8

Want to achieve flexibility and liquidity in their investments
47%

Want to beat inflation & achieve wealth growth
39%

Desire for financial independence in retirement
54%



Require steady income streams to cover ongoing living expenses
66%

Seek more sustainable income to support longer and financially secure life
62%

#9 We are seeing a clear shift: "*Independence* is the new retirement goal"

Conversation is moving from 'what I leave behind' to 'how I stay independent for longer'.

Aspiration

Malaysians do not just want to live longer. They want to stay independent, with dignity and choice

Reality

Longer lives, care costs and family commitments make that aspiration harder to achieve

Direction

Investment conversation needs to focus on steady income, diversification and disciplined preparation

Independence has an expensive price tag, and Malaysians need to plan proactively

1. Build and grow an independence fund consistently
2. Plan for steady income, not just a target amount
3. Make the family plan visible and manage expectations

Source: Manulife Asia Care Survey, 2026

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