

Could turning **50** be the start of your prime?

About **1 in 2** Singaporeans, aged 40 to 65 years old, believe that their prime years are above 50.



Their perceptions of ageing are changing for the positive

75%



Consider that **age is just a number** and it doesn't define who they are

81%



Want to embrace their later years with **energy and zest**

72%



Feel that growing old **isn't as bad as what people think**

About **1 in 2** feel that the 'prime of their life' is primarily about being able to live life on their own terms.



Factors that determine the 'prime of their life'

76%

Financial well-being

72%

Physical and mental health

64%

Freedom and relaxation

41%

Personal growth and development

35%

Family and social bonds

"When I have the financial freedom to do things that I want to do"

"When I am stress free and in a happier state of mind"

"When I have the freedom and time to pursue things I want to do"



Top 5 barriers they feel would prevent them from achieving their prime

1

Contracting a major illness

2

Becoming physically frail

3

Becoming mentally unwell

4

Incurring huge unexpected expenses

5

Being retrenched

Seize your prime by taking a holistic approach towards planning for your later years

income
made yours

50
STEADY



1 Prolong your quality of life through physical and mental wellness



Being physically and mentally well are key factors to ageing well and living out your prime years to the fullest.

Register for our So Steady Programme to gain tips and rewards for a healthier lifestyle. Exclusively for Income customers^.

2 Pursue interests and passions for a fulfilling and purposeful life



It's never too late to pursue any interests or passions. This can be an opportunity to try something new, or rediscover old passions that gave way to other commitments.

Taking part in new hobbies or activities also enable you to find like-minded communities and build social bonds that become more important with age.

3 Prepare for your future to be financially independent for life



With longer life expectancies, it is important to gain financial independence and stability to sustain your desired quality of life through to your later years.

Plan to have multiple sources of income after you stop working. While the top two sources are CPF and savings, insurance payouts and passive income are also common sources to boost your financial health.

4 Protect against unforeseen circumstances and unexpected expenses



Sufficient protection coverage can ensure that your accumulated savings will not be depleted. It can also reduce the financial responsibilities of your loved ones, especially the younger generation.

It is never too late to review and increase your protection coverage with suitable plans and riders that best suit your life stage and lifestyle.

Planning ahead makes all the difference between ageing and ageing well in your prime years.

Visit income.com.sg/SoSteady or speak to an Income advisor today.

^Exclusively for Income policyholders aged 50 years old and above. Visit income.com.sg/So-Steady-Programme for more details.

Based on research commissioned by NTUC Income and conducted by NielsenIQ in July 2021, completed amongst 1,019 Singaporeans aged 40-65 with a per capita income of at least S\$2,300.