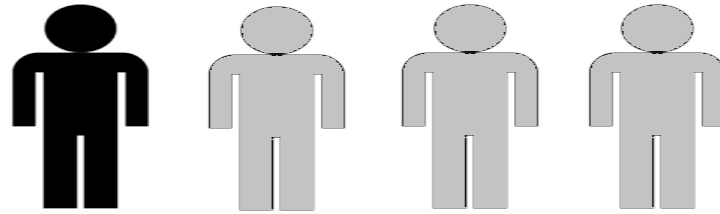


Hubbis Middle East Wealth Management Forum 2018

# Shocking facts about retirement- a threat or an opportunity?

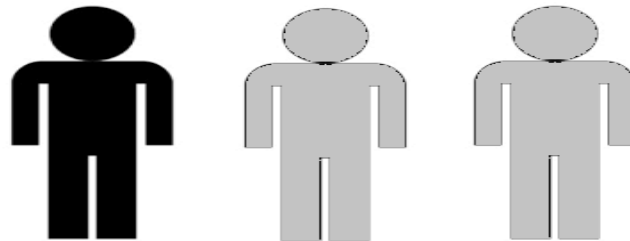
# The Scary Retirement Statistics- Globally



**1 in 4** baby boomers believe to save enough money for retirement



**2 in 3** wish they started saving earlier



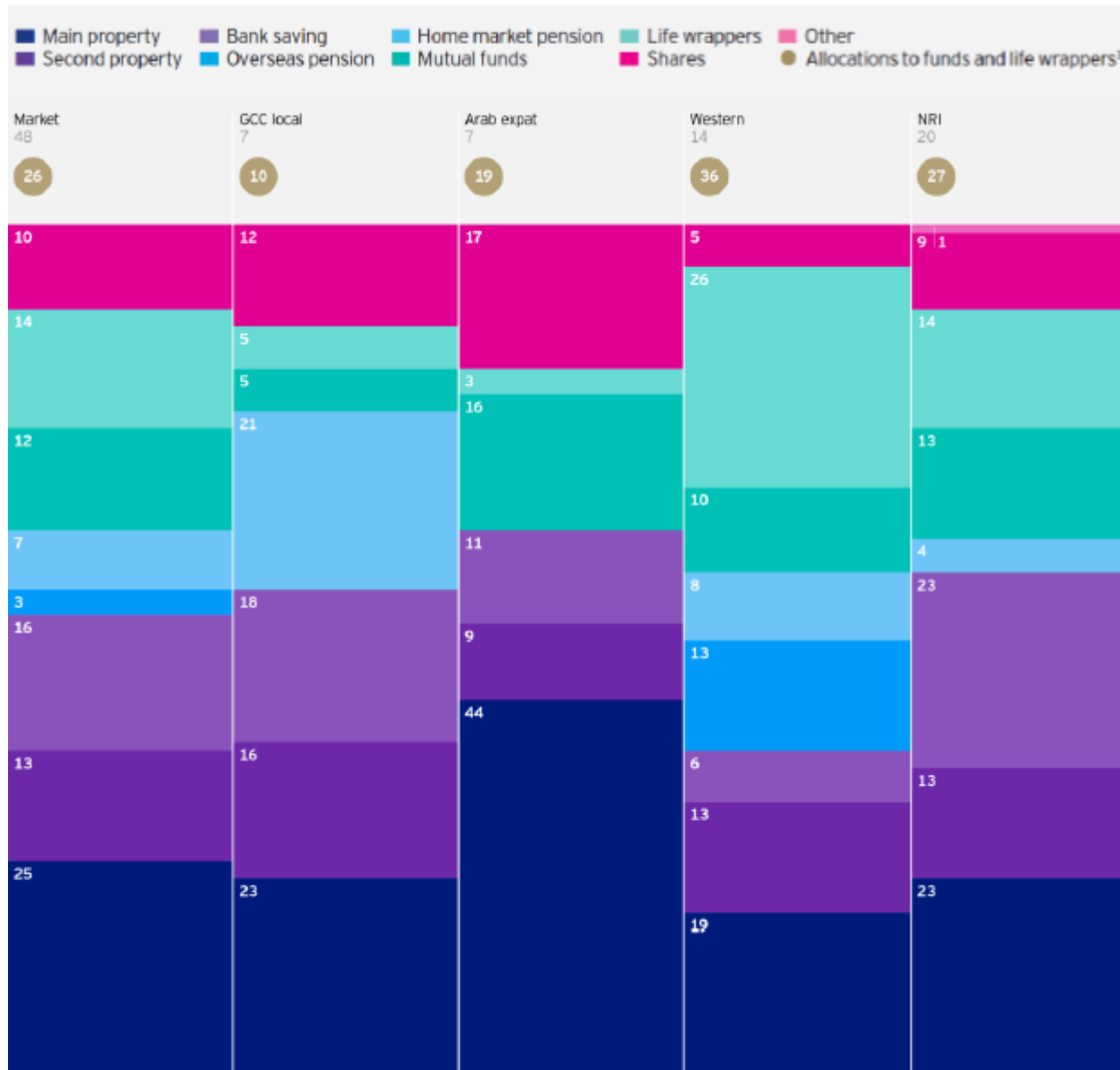
**1 out of 3** feel knowledgeable about investing

# The Scary Retirement Statistics- UAE

- Lack of occupational retirement
- The End of Service Gratuity insufficient
- Home saving insufficient

# Sub-optimal approach to retirement saving

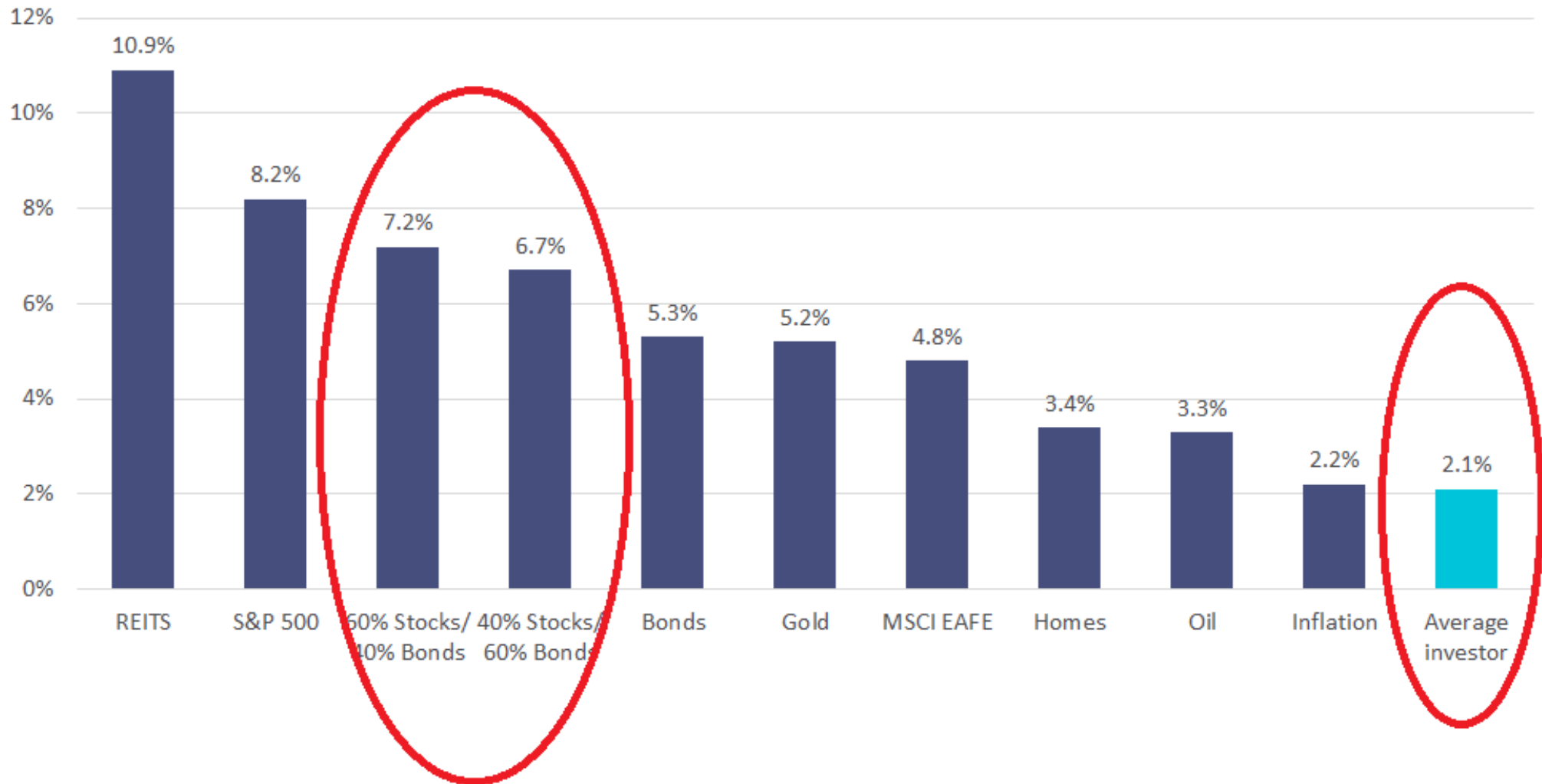
## Retirement savings by expatriate segment (%)



Source: Invesco Middle East Asset Management Study 2015: Expatriate length of stay and retirement trends

# Disciplined approach vs DIY

20-year annualized returns by asset class (1996-2015)



Source: JPMorgan Asset Management