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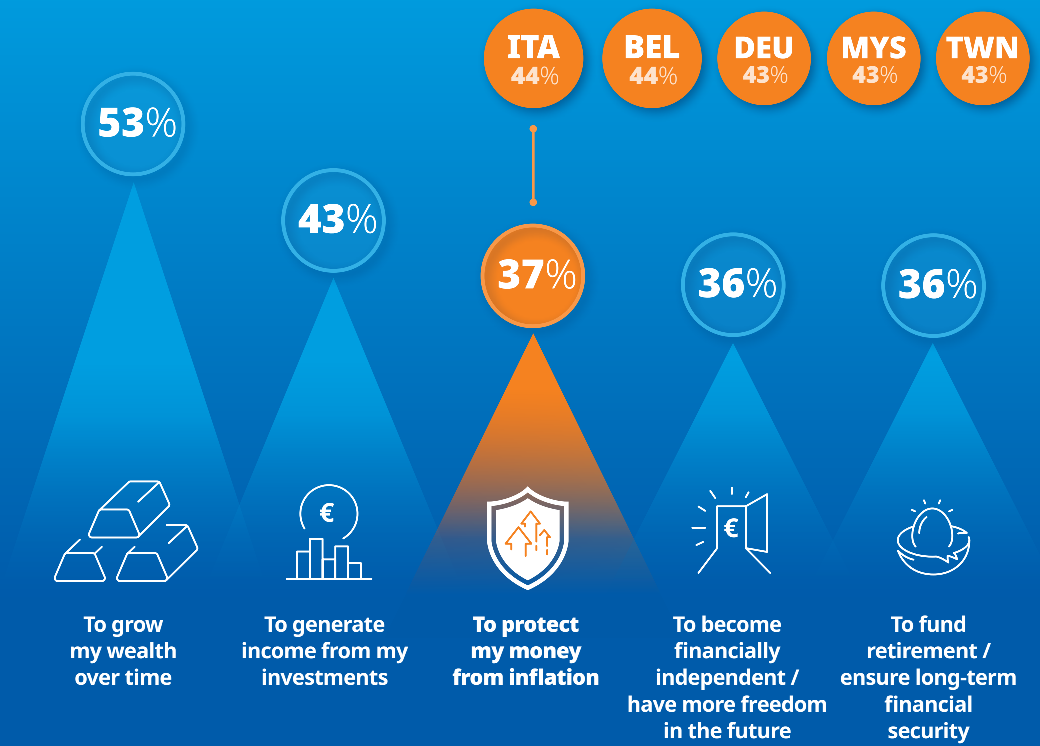
Amundi
Investment Solutions

DECODING Investor Goals

Against economic uncertainty, shifting priorities and uneven access to advice, investor goals are becoming more nuanced and constrained.

Growth is the number one motivation to invest but against market uncertainty protection from inflation is a key motivation for 37% of investors



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	Government Pension Scheme	Workplace Retirement Plans	Own Savings & Investments
61+	35%	26%	40%
51-60	30%	28%	42%
41-50	28%	29%	43%
31-40	27%	30%	43%
21-30	27%	30%	43%
Total	**29%**	**28%**	**43%**

Retirement intentions don't translate into action. Investors expect 43% of their retirement income to come from personal investments, but only 36% prioritise retirement as a motivation.

Investors fear running out of money in retirement 43% state covering day-to-day essentials as the main retirement objective

but this rises to 49% among those in their 50s.

- **43%** **Cover day-to-day essentials** (51-60: 49%)
- **37%** Avoid running out of money
- **35%** Be prepared for health-related costs
- **33%** Keep spending on leisure / activities
- **26%** Preserve my capital

Concerns around losing money and economic uncertainty also come through when we ask about barriers to investing.

- **30%** I'm worried about losing money
- **27%** The economic or political environment feels too uncertain (MYS 42%, TWN 42%, HKG 36%, SGP 34%, KOR 34%)

- **24%** I don't earn enough money
- **20%** I already feel I am doing enough
- **19%** I am focused on building up cash savings first
- **18%** The cost / fees associated with investing