Table 3     [Q1] **In these times, what are you most worried about regarding your financial situation? (Interviewers to read out each answer, order to be randomized by computer, single response only)**

|  | Frequency | Percentage (Base=503) |
|---|---|---|
| Loss of current job | 193 | 38.4% |
| Substantial investment losses | 107 | 21.3% |
| Insufficient income for retirement | 94 | 18.7% |
| Insufficient income for current daily needs | 72 | 14.3% |
| Nothing | 36 | 7.2% |
| Don't know/hard to say | 1 | 0.2% |
| Total | 503 | 100.0% |

Table 4     [Q2] **What about physical health? What are you most worried about right now? (Interviewers to read out each answer, order to be randomized by computer, single response only)**

|  | Frequency | Percentage (Base=502) |
|---|---|---|
| Getting cancer or other critical illness | 297 | 59.2% |
| Getting into an accident/injury/disability | 121 | 24.1% |
| Early or unexpected death | 48 | 9.6% |
| Nothing | 31 | 6.2% |
| Don't know/hard to say | 5 | 1.0% |
| Total | 502 | 100.0% |
| *Missing* | *1* | |

Table 5　[Q3] **Are you doing anything to protect yourself from the above risks? (Interviewers to read out each answer, order to be randomized by computer, multiple responses allowed)**

| | Frequency | % of total response (Base=1,177) | % of valid sample (Base=503) |
|---|---|---|---|
| Bought life insurance policy | 335 | 28.5% | 66.6% |
| Bought medical / critical illness insurance | 320 | 27.2% | 63.6% |
| Saved more cash in the bank | 198 | 16.8% | 39.4% |
| Bought stocks | 169 | 14.4% | 33.6% |
| Bought annuities/other retirement products | 97 | 8.2% | 19.3% |
| Topped up MPF | 30 | 2.5% | 6.0% |
| Others | 4 | 0.3% | 0.8% |
| Nothing | 24 | 2.0% | 4.8% |
| Total | 1,177 | 100.0% | |

Table 6　[Q4] **Which of the following do you currently hold as part of your long-term financial plan? (Interviewers to read out each answer, order to be randomized by computer, multiple responses allowed)**

| | Frequency | % of total response (Base=1,686) | % of valid sample (Base=503) |
|---|---|---|---|
| Savings in the bank | 341 | 20.2% | 67.8% |
| MPF or other pension fund | 310 | 18.4% | 61.6% |
| Critical illness insurance | 278 | 16.5% | 55.3% |
| Whole of life insurance for myself/spouse/ children | 228 | 13.5% | 45.3% |
| Basic medical insurance | 225 | 13.3% | 44.7% |
| Investment-linked insurance | 213 | 12.6% | 42.3% |
| Annuities | 69 | 4.1% | 13.7% |
| Others | 4 | 0.2% | 0.8% |
| Nothing | 16 | 0.9% | 3.2% |
| Don't know/hard to say | 2 | 0.1% | 0.4% |
| Total | 1,686 | 100.0% | |

Table 7     [Q5] **Have you made any changes to your long-term financial planning in the past 12 months? (Interviewers to read out each answer, order to be randomized by computer, multiple responses allowed)**

| | Frequency | % of total response (Base=652) | % of valid sample (Base=503) |
|---|---|---|---|
| Kept most of holdings in cash | 102 | 15.6% | 20.3% |
| Unloaded stocks to prevent further loss | 97 | 14.9% | 19.3% |
| Changed MPF funds from aggressive to conservative | 63 | 9.7% | 12.5% |
| Added critical illness rider to basic medical protection | 54 | 8.3% | 10.7% |
| Added more life insurance | 38 | 5.8% | 7.6% |
| Bought life insurance for the first time | 22 | 3.4% | 4.4% |
| Bought annuities | 13 | 2.0% | 2.6% |
| Others | 5 | 0.8% | 1.0% |
| | | | |
| Nothing | 256 | 39.3% | 50.9% |
| Don't know/hard to say | 2 | 0.3% | 0.4% |
| Total | 652 | 100.0% | |

Table 8     [Q6] **What are your greatest barriers to long-term financial planning? (Interviewers to read out each answer, order to be randomized by computer, multiple responses allowed)**

| | Frequency | % of total response (Base=941) | % of valid sample (Base=501) |
|---|---|---|---|
| Lack of confidence in the markets/fear of losing money | 214 | 22.7% | 42.7% |
| Loss of job/job insecurity | 206 | 21.9% | 41.1% |
| Lack of investment instruments that provide good return | 149 | 15.8% | 29.7% |
| Rising premium cost/lower return for insurance protection | 146 | 15.5% | 29.1% |
| Feel I have adequate protection and savings | 137 | 14.6% | 27.3% |
| Not enough income to buy insurance | 58 | 6.2% | 11.6% |
| Others | 14 | 1.5% | 2.8% |
| Don't know/hard to say | 17 | 1.8% | 3.4% |
| Total | 941 | 100.0% | |
| *Missing* | *2* | | |

Table 9     **[Q7] At this moment, what are your most important financial goals? (Interviewers to read out each answer, order to be randomized by computer, multiple responses allowed)**

|  | Frequency | % of total response (Base=1,473) | % of valid sample (Base=500) |
|---|---|---|---|
| Steady and regular post-retirement income | 296 | 20.1% | 59.2% |
| Adequate medical protection in old age | 278 | 18.9% | 55.6% |
| Long-term protection for my family | 270 | 18.3% | 54.0% |
| Save more cash in the bank | 256 | 17.4% | 51.2% |
| Adequate medical protection in case of critical illness | 222 | 15.1% | 44.4% |
| Recover investment losses | 128 | 8.7% | 25.6% |
| Others | 11 | 0.7% | 2.2% |
| Don't know/hard to say | 12 | 0.8% | 2.4% |
| Total | 1,473 | 100.0% | |
| *Missing* | *3* | | |

Table 10  **[Q8] If you had a sudden windfall or won the lottery, how would you spend the money? (Interviewers to read out each answer, order to be randomized by computer, single response only)**

|  | Frequency | Percentage (Base=500) |
|---|---|---|
| Buy property | 207 | 41.4% |
| Save/invest for retirement | 164 | 32.8% |
| Pay off debts/mortgage | 54 | 10.8% |
| Donate to charity | 37 | 7.4% |
| Take a holiday/trip | 19 | 3.8% |
| Buy insurance | 4 | 0.8% |
| Others | 4 | 0.8% |
| Don't know/hard to say | 11 | 2.2% |
| Total | 500 | 100.0% |
| *Missing* | *3* | |

Table 11    [Q9] **If something untoward, like critical illness or unexpected death happened to you suddenly, what is most likely to happen to your family's financial situation? (Interviewers to read out each answer, order to be randomized by computer, single response only)**

|  | Frequency | Percentage (Base=501) |
|---|---|---|
| No change: family is well protected and will get income from insurance and retirement savings | 202 | 40.3% |
| No change: other family members will take care of me/my family | 92 | 18.4% |
| Family is likely to make lifestyle changes due to insufficient income | 96 | 19.2% |
| Family will need to use savings for daily or medical expenses | 71 | 14.2% |
| Family is likely to borrow money to cover daily or future medical expenses | 10 | 2.0% |
| Not applicable/No family members | 6 | 1.2% |
| None of the above | 11 | 2.2% |
| Don't know/hard to say | 13 | 2.6% |
| Total | 501 | |
| *Missing* | *2* | |

Table 12    [Q10] **Did the SARS experience prompt you to make any of the following changes to your financial planning? (Interviewers to read out each answer, order to be randomized by computer, multiple responses allowed)**

|  | Frequency | % of total response (Base=574) | % of valid sample (Base=501) |
|---|---|---|---|
| Added critical illness rider to basic medical protection | 66 | 11.5% | 13.2% |
| Added more life insurance | 54 | 9.4% | 10.8% |
| Kept most of holdings in cash | 46 | 8.0% | 9.2% |
| Changed MPF funds from aggressive to conservative | 24 | 4.2% | 4.8% |
| Bought life insurance for the first time | 23 | 4.0% | 4.6% |
| Unloaded stocks to prevent further loss | 21 | 3.7% | 4.2% |
| Bought annuities | 10 | 1.7% | 2.0% |
| Others | 6 | 1.0% | 1.2% |
| Nothing | 321 | 55.9% | 64.1% |
| Don't know/hard to say | 3 | 0.5% | 0.6% |
| Total | 574 | 100.0% | |
| *Missing* | *2* | | |