

How people in different age groups scored

Age	Financial Wellness Index score		Wants to retire at**/ with how much**
20s	61	<ul style="list-style-type: none"> ▲ Disciplined savers and spenders ● Started investing early 	56 \$1m
		<ul style="list-style-type: none"> ▼ Need to know the right way to grow wealth ● Take excessive risks in investment 	
30s	62	<ul style="list-style-type: none"> ▲ Taken steps to grow investments and passive income 	59 \$900k
		<ul style="list-style-type: none"> ▼ Struggle between balancing debt and accumulating wealth ● Need to reinforce safety net 	
40 to 54	64	<ul style="list-style-type: none"> ▲ On track with investments and passive income ● Married 40s better positioned 	62 \$800k
		<ul style="list-style-type: none"> ▼ Some struggle to meet needs of both parents and children ● Single 40s have insufficient planning 	
55 and older	65	<ul style="list-style-type: none"> ▲ Made plans to pass on assets 	67 \$500k
		<ul style="list-style-type: none"> ▼ Not on track with retirement plans, family needs, ability to sustain lifestyle after retirement 	

*Average

**Median

Source: OCBC
STRAITS TIMES GRAPHICS