

Financial Wellbeing Index

A snapshot of financial confidence and preparedness in Asia

Financial wellbeing shapes how people live, plan and make choices every day. In a time of turbulence and uncertainty, feeling financially confident and prepared is becoming harder to sustain.

Prudential's inaugural **Financial Wellbeing Index** explores how people across Asia are managing their finances today and how ready they feel for what lies ahead.

Four dimensions of financial wellbeing

The index combines attitudes, behaviours and expectations into a single score out of 100.

PRESENT

Financial security

Having control over day-to-day, month-to-month finances

Freedom of choice

Having financial freedom to make choices that allow enjoyment of life

FUTURE

Financial security

Having the capacity to absorb financial shocks or large, unexpected expenses

Freedom of choice

Being on track to meet financial goals

2025 Scorecard

OVERALL

58.9/100

Present security	61.7
Future security	59.6
Present freedom	57.9
Future freedom	55.2

Financial wellbeing tapers with age

Younger adults feel more financially confident, but wellbeing decreases as people move into later life stages.

Age 18-35

Age 36-49

Age 50-60

59.8 out of 100

58.2 out of 100

57.7 out of 100

Coping today versus confidence tomorrow

Many feel stable today, but less prepared to sustain choices and weather setbacks over the long run.

67%

save money every month

Only 1 in 3

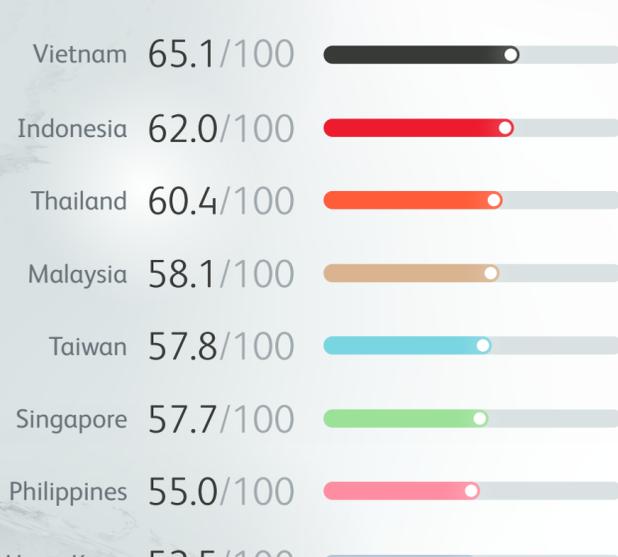


say they do not need to keep earning in retirement

45%

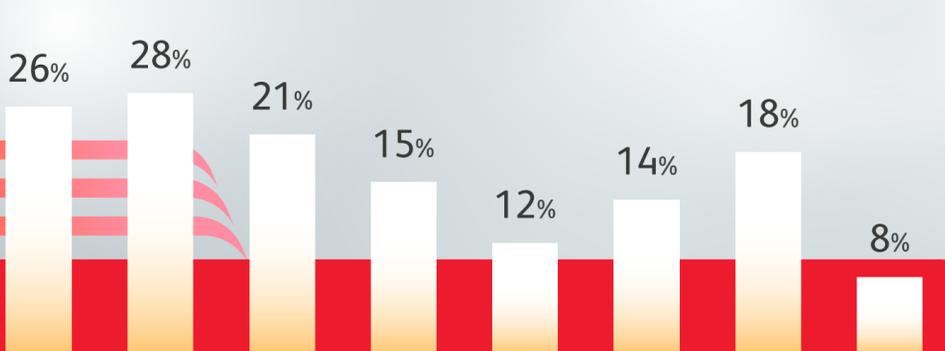
believe they could handle a major unexpected expense in the future

Financial wellbeing varies across Asia



Clarity at the core of wellbeing

Across the region, an average of 18% strongly agree they have access to the financial services and products that they need for success.



In markets with higher financial wellbeing, people feel more equipped and supported by access to financial knowledge, services and planning that help them move forward.

Financial planning – where access to services and products is supported by confidence and clarity – is what advances and sustains wellbeing.

Explore financial planning for every life stage at prudentialplc.com

About Prudential's Financial Wellbeing Index

The index measures the financial wellbeing of 7,707 adults aged 18-60 across eight markets (Hong Kong, Indonesia, Malaysia, Philippines, Singapore, Taiwan, Thailand, and Vietnam). It was conducted in September-December 2025 through an online quantitative survey.