HSBC

Video transcript

HSBC Modern Wealth

Duration:
00:01:01

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The Rise of Multi-Stage Lives

From Gen Z's junction of choices to Baby Boomers' bridge between priorities, every wealth journey is different.

71% of affluent and high-net-worth individuals are not planning for a linear financial future

82% want wealth solutions that flex across multiple needs

75% seek expert support for a non-linear life

Gen Z Junction

Navigating two life stages at once.

Because of longer, overlapping life stages, 96% are rethinking their approach to legacy.

66% reinventing professionally and personally

44% face major purchases and transitions, such as buying a home or getting married

The Millennial Maze

Mapping out three major life milestones.

For 81%, retirement isn't an endpoint. It's another turn in the road as they expect to transition from work gradually, or flexibly.

54% support family, including children and ageing parents

59% reinventing professionally and personally

40% face major purchases and transitions, such as buying a home or getting married

Gen e(X)pressway

Managing needs across three fast lanes.

Their retirement target is the highest, but they're only 53% of the way there.

46% reinventing professionally and personally

58% support family, including children and ageing parents

43% planning for retirement

Baby Boomer Bridge

Balancing two futures: Living well today and securing tomorrow.

As priorities change, so does legacy: from passing wealth on to using it for life-enriching experiences (29%), lifestyle (27%), and future healthcare (35%).

54% support family, including children and ageing parents

0% reinventing professionally and personally

42% planning for retirement

What this means for the future of wealth

“The idea that life unfolds one milestone at a time no longer matches reality. This is shaping the future of wealth.”

Lavanya Chari, Head of Wealth and Premier Solutions, International Wealth and Premier Banking, HSBC

“For generations, success followed a familiar sequence: one career, one home, marriage, children, then retirement. Over the next decade, these milestones will keep shifting and overlapping.”

Dacher Keltner, Professor of Psychology, UC Berkeley

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