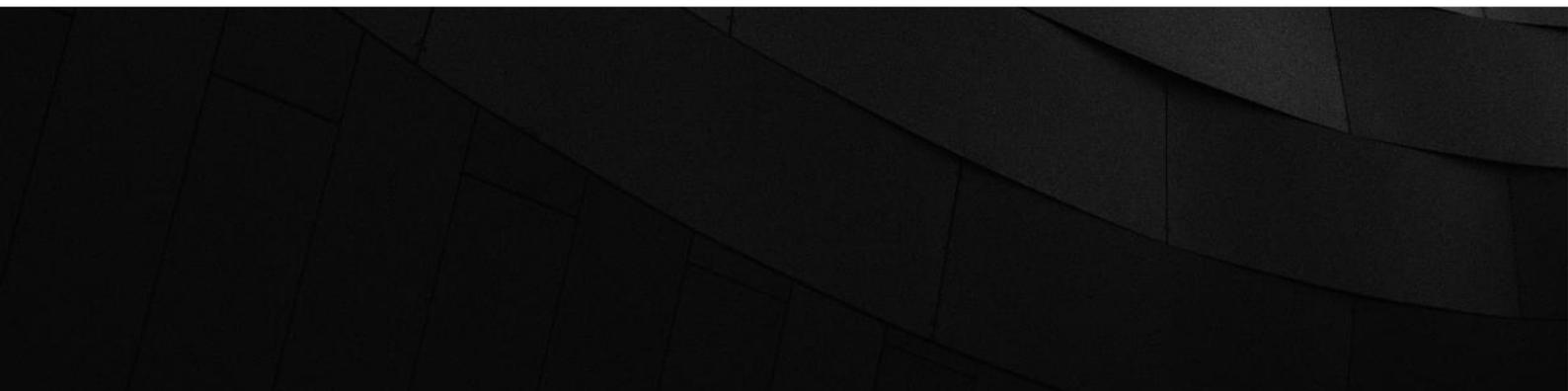


ASIA

LEAVING A LEGACY

JULY 2018



KEY FINDINGS

Emotional legacy more important to Aussie seniors than leaving a financial one...

- Attitudes, beliefs and values, sentimental belongings and life learnings are the most popular non-financial legacies Aussie seniors would like to pass down and doing so in order for the younger generations to have something to remember them by and to foster a strong sense of family identity.
- By passing down their life learning to the younger generations in their family, many Aussie seniors hope to see from the younger ones the ability to stand up for their own personal beliefs and ultimately, for them to be able to leave behind a positive emotional legacy.
- Most Aussie seniors believe that emotional legacy is more enduring and important than financial legacy and that their generation these days are leaving behind a positive emotional legacy, while only a few think younger generations would value emotional legacy over financial legacy.
- The independence to pursue their financial aspirations and greater access to education are some of the life opportunities seniors feel they have helped provide for the younger generations in their family.
- However, many are also concerned with what would happen to their younger family members in the future, particularly towards their financial security and job or career prospects

... As well as an environmental legacy, but Aussie non-seniors not too sure

- Aussie seniors and non-seniors alike agree that past generations have done considerable damage to the environment and that younger generations will pay the price for this damage.
- Regret is the prevalent feeling for seniors, while it is frustration for non-seniors towards the younger generations paying the price for the environmental damage.
- Almost all seniors say they are environmentally-conscious in their day-to-day consumption, typically reusing old containers and jars and household goods and reducing the use of plastic bags and packaging.
- Many seniors hope to leave behind a positive environmental legacy by leaving the planet a better place for younger generations and are taking active steps towards this; however, non-seniors generally disagree with this notion.
- Most seniors also think the younger generations could learn from the older generations about leaving behind a positive environmental legacy and feel the younger ones do not reuse or reduce enough.
- Similar to emotional legacy, seniors believe that environmental legacy is more enduring and more important than financial legacy and that their generation is leaving behind a positive environmental legacy.

Social legacy is also top of mind for Aussie seniors

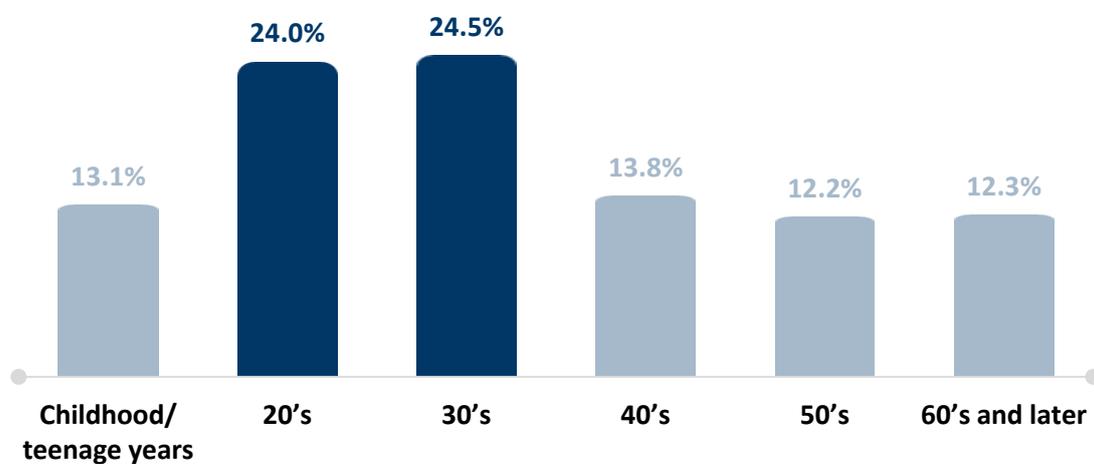
- Among social activities, donating money to charitable organisations is the one seniors do the most, saying they want to help those who are in need and to give back to the community.
- Many seniors think the younger generations could learn from the older generations about leaving behind a positive social legacy and feel the younger ones do not donate or volunteer enough.
- Consistently, most seniors believe that social legacy is more enduring and more important than financial legacy and that their generation is leaving behind a positive social legacy.

MAIN FINDINGS

LOOKING BACK

- Seniors say they have enjoyed their lives the most when they were in their 20's and 30's, citing careers and travel as some of their reasons.
- Overall, most seniors feel they have achieved their goals in life and say the lives they have built are their greatest achievement so far.

Which of the following periods in your life did you enjoy the most?



Source: CoreData - Legacy Survey (July 2018)

Question: Which of the following periods in your life did you enjoy the most?

Similar proportions of seniors say they enjoyed their lives the most when they were in their 20's (24.0%) and 30's (24.5%). Around one in seven (13.8%) say they enjoyed their 40's the most, while a similar portion point to their childhood or teenage years (13.1%).

Male seniors are more likely to say they have enjoyed their 20's the most (32.2% vs. 16.8%).

Please briefly explain why.

Childhood/teenage years

"I had wonderful maternal grandparents who nurtured me, my imagination and my character, and gave me a solid foundation and core to my being. They loved me unconditionally and they provided me with respite from my parents and younger siblings." (Female, 60 years old, Vic)

"Although my parents instilled & followed a strict moral & Christian code, I was free to be a kid. Life was comfortable without financial worries & other responsibilities. I was fairly widely travelled & often interacted with my relatives." (Male, 72 years old, Qld)

20's

"I got a job, did lots of travelling to Europe and other parts of the world and bought my first property. It was a time of a lot of firsts in my life." (Female, 59 years old, Vic)

"Entered adulthood in 1960's and enjoyed London in that era. Started career and met wife. Bought first house. Traveled. Delayed starting family and set base for successful and enjoyable life." (Male, 70 years old, NSW)

30's

"This was a time in my life when I worked overseas for a period of two years. This helped me to develop as a person and stretch myself beyond where I thought I could be. It helped shape me for the following years of my life." (Male, 72 years old, WA)

"At this time I had my children & enjoyed sharing my life with them such as camping, sporting activities & teaching them to be good people. I also enjoyed this time as I felt completely independent of my parents." (Female, 57 years old, Qld)

40's

"My business was doing well, my granddaughter as born, my family were all healthy, we were working hard but also having fun and income was good. We did quite a lot of travelling then. Life was pretty good." (Female, 71 years old, SA)

"A number of life changing events happened to me when I was almost turning 40. This allowed me to make some very important and life changing decisions which affected me during my forties." (Male, 53 years old, Qld)

50's

"Life is coming together. I'm old and wise enough to know not everything will go the way you want it to but just hang on for the ride. My children are old enough to enjoy doing adult things with me, young enough to still want me around but mature enough to be at times independent so I can have me time. I am doing things that I want to do and not worrying if others approve. I am comfortable in myself." (Female, 54 years old, Vic)

"Our children are all grown and almost fully independent (youngest now 21 and finishing university); Financial pressures are off a bit - we have good health and sufficient money to travel and see the world. Career wise, I think I am doing useful, important work. We are respected members of our community, and have strong and deep personal networks in our community." (Male, 55 years old, Vic)

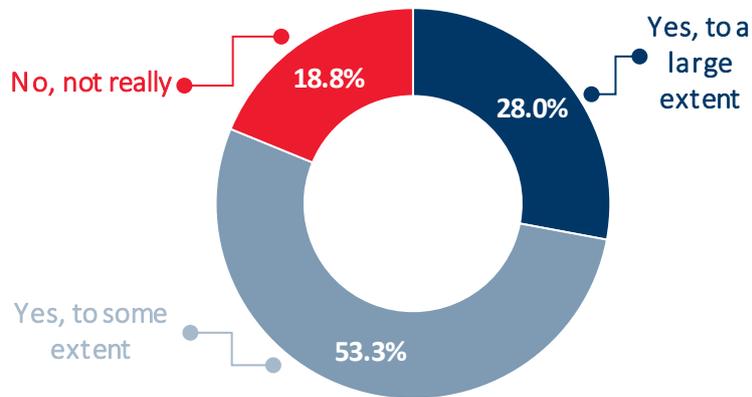
60's and later

"Because my children are independent and doing their own thing and because after a long public sector career I am now working in creative fields I love and I am passionate about and I only work part-time so I now have time to simply do what I want to do! Being financially secure and not having to worry about finances has a lot to do with how I feel as well." (Male, 69 years old, ACT)

"I enjoyed all the different periods of my life, but in my 60's I have a lot more insight into things and am more confident in my own opinions. There is also time for my husband and I to do the things we

enjoy doing together, without the daily hustle and bustle that is inevitable when you are raising a family. We can see our family and enjoy our grandchildren without it being a full-time responsibility."
 (Female, 68 years old, Vic)

Overall, do you feel you have achieved your goals in life?



Source: CoreData - Legacy Survey (July 2018)

Question: Overall, do you feel you have achieved your goals in life?

The vast majority (81.3%) of seniors feel they have achieved their overall goals in life, with close to three in 10 (28.0%) saying they have to a large extent.

Regardless of whether you feel you have achieved all your goals in life, please briefly explain what you think are your greatest achievements in life so far.

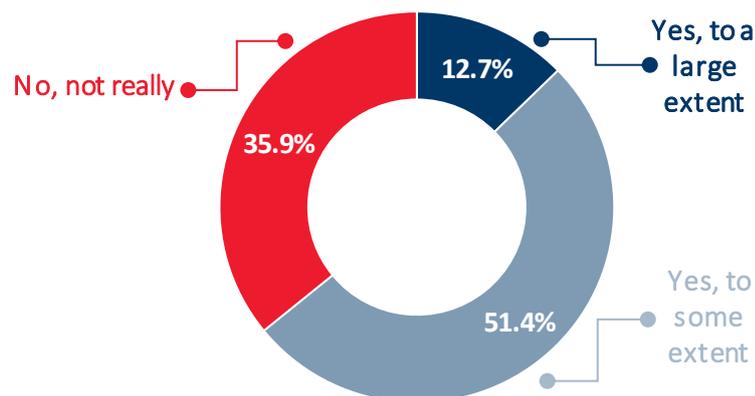
"I feel I have made people who I care about greatly enjoy some of their lives, ameliorated an amount of their sorrows or disappointments. My children have had the opportunity to achieve their dreams and are able to survive with a modicum of comfort in our society. I have helped many others to achieve their dreams or reach their emotional or skill potential. I have managed, with the help of others to reach a comfortable retirement in reasonable health and with a number of friends." (Male, 73 years old, NSW)

"Attending teachers college and subsequent job as school teacher. Marrying a man who has become my best friend, wonderful husband and father and great provider for the family. Raising 4 children who have become successful in their various fields of endeavor. Owning and managing a successful business with my husband. Having the opportunity and privilege to input into the lives of our 8 grandchildren." (Female, 69 years old, ACT)

LOOKING AHEAD

- Although many seniors say they feel they have achieved their overall goals in life, there are many who say there are still aspirations they are aiming for.
- The independence to pursue their financial aspirations and greater access to education are some of the life opportunities seniors feel they have helped provide for the younger generations in their family.
- In terms of social values, seniors feel they have been a role model for how to treat other people for the younger generations in the family and being able to accept others even if they do not fit the social norms.
- As for personal values, most seniors feel they have encouraged the younger generations of their family to stand up for themselves and not just go along with the trends they were not comfortable with and have given them greater freedom to pursue their goals.
- However, many are also concerned with what would happen to their younger family members in the future, particularly towards their financial security and job or career prospects.

Overall, do you feel you have goals that you are yet to achieve in life?



Source: CoreData - Legacy Survey (July 2018)

Question: Overall, do you feel you have goals that you are yet to achieve in life?

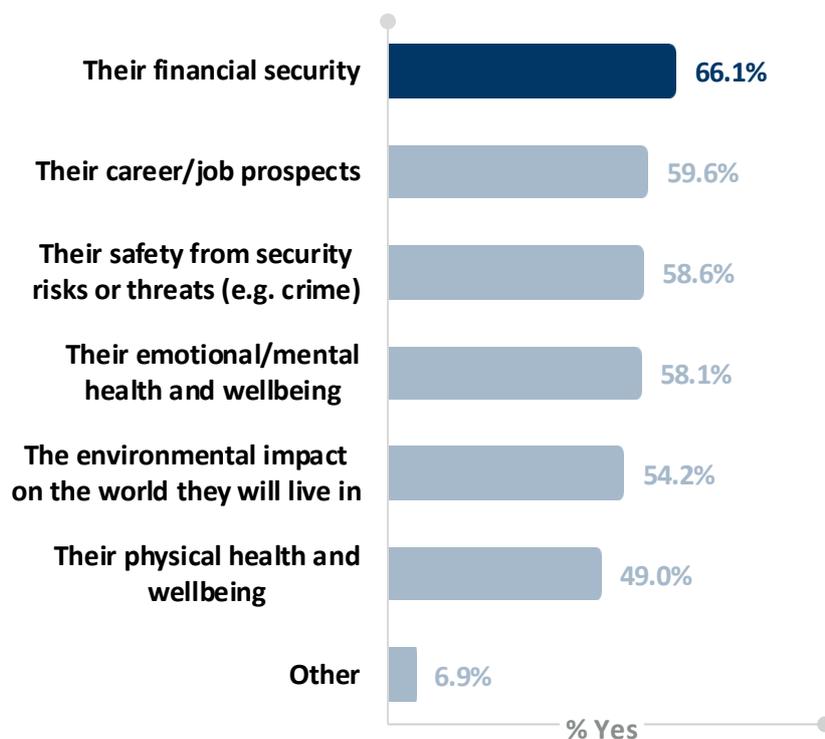
Close to two-thirds (64.1%) of seniors feel they have goals they are yet to achieve in life, with one in eight (12.7%) saying to a large extent.

Please briefly explain the goals that you are yet to achieve in life.

"I volunteer a lot and have always done so. I now live in a small town in rural Victoria and I've established a sustainability group. I hope this helps develop a better future for those who come after us by making a difference to the earth and how we walk upon it. I want to finish writing a novel and develop a portfolio of non-fiction work. I want to help my daughter care for her children when she has them and if she wants me to. I want to make other people's lives better and enable others to have a good life. I'd love to make people aware of the need to care for others, including animals/birds and look after everyone." (Female, 60 years old, Vic)

"Finishing a book (my third) on comparing my biography with that of my grandfather, using 17 years of diaries he kept from the mid 1920's to early 1940's. He was a Head of School in the South African Karroo (Outback) and 75 years later I was a Head of School at an Australian University. The differences in our lives are mind blowing, while ethics and morale did not change at all." (Male, 71 years old, SA)

Which of the following concerns do you have for the younger generations in your family?



* Multiple answers allowed

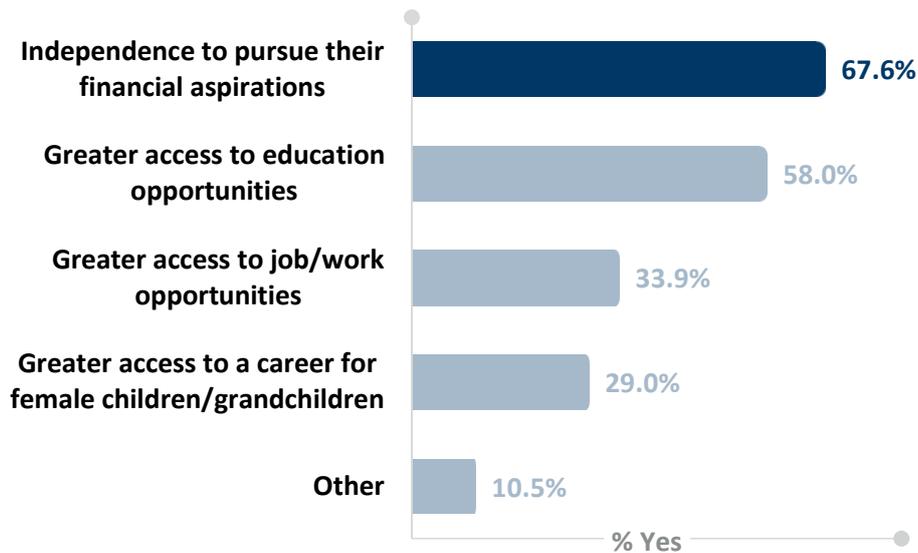
Source: CoreData - Legacy Survey (July 2018)

Question: Which of the following concerns do you have for the younger generations in your family?

Financial security is what seniors are most concerned about for the younger generations in their family, with two-thirds (66.1%) saying this is a worry. They are also mostly concerned about the younger generations' career or job prospects (59.6%), safety from security risks (58.6%) and the environmental impact on the world they will live in (54.2%).

Seniors are also concerned about the emotional or mental (58.1%) and physical (49.0%) health and wellbeing of the younger ones in their family.

Which of the following life opportunities do you feel you've helped provide for the younger generations in your family?



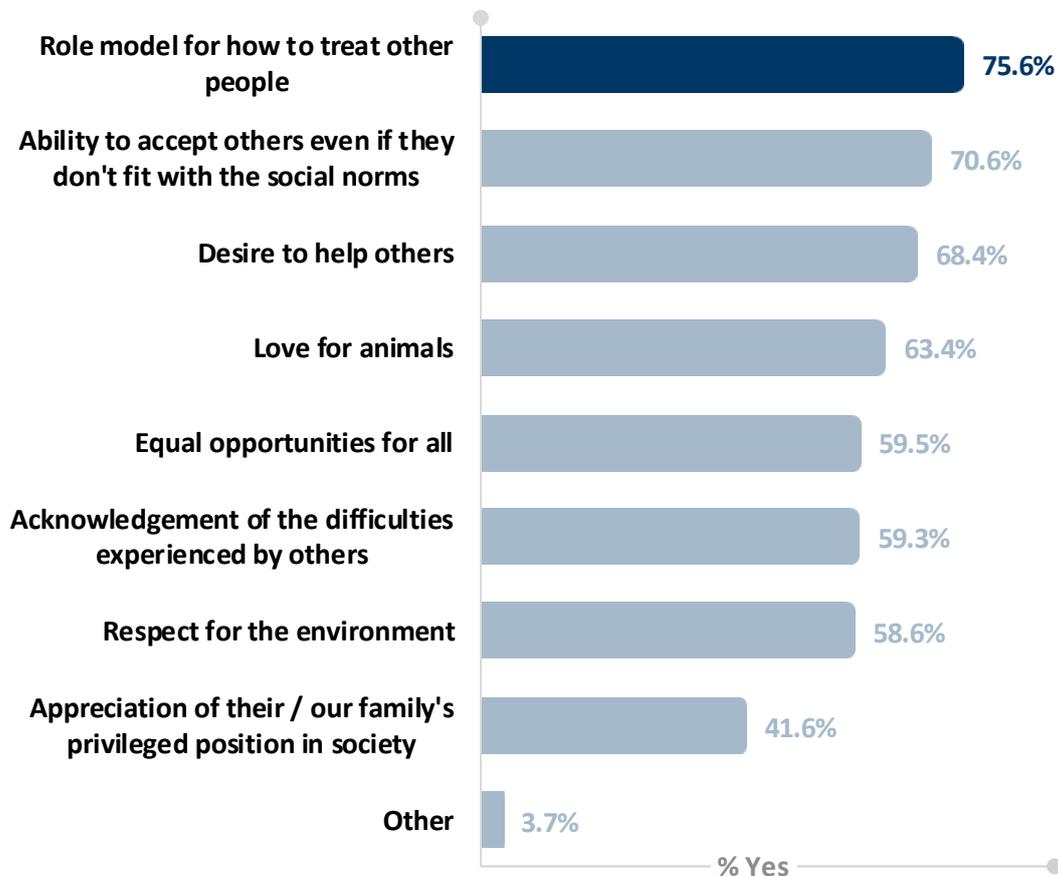
* Multiple answers allowed

Source: CoreData - Legacy Survey (July 2018)

Question: Which of the following life opportunities do you feel you've helped provide for the younger generations in your family?

Most seniors say they have helped provide the younger generations in their family life opportunities such as the independence to pursue their financial aspirations (67.6%) and greater access to education opportunities (58.0%). Fewer seniors feel they have provided greater access to job or work opportunities (33.9%) and to a career for the female members of their family (29.0%).

Which of the following social values do you feel you've helped provide for the younger generations in your family?



* Multiple answers allowed

Source: CoreData - Legacy Survey (July 2018)

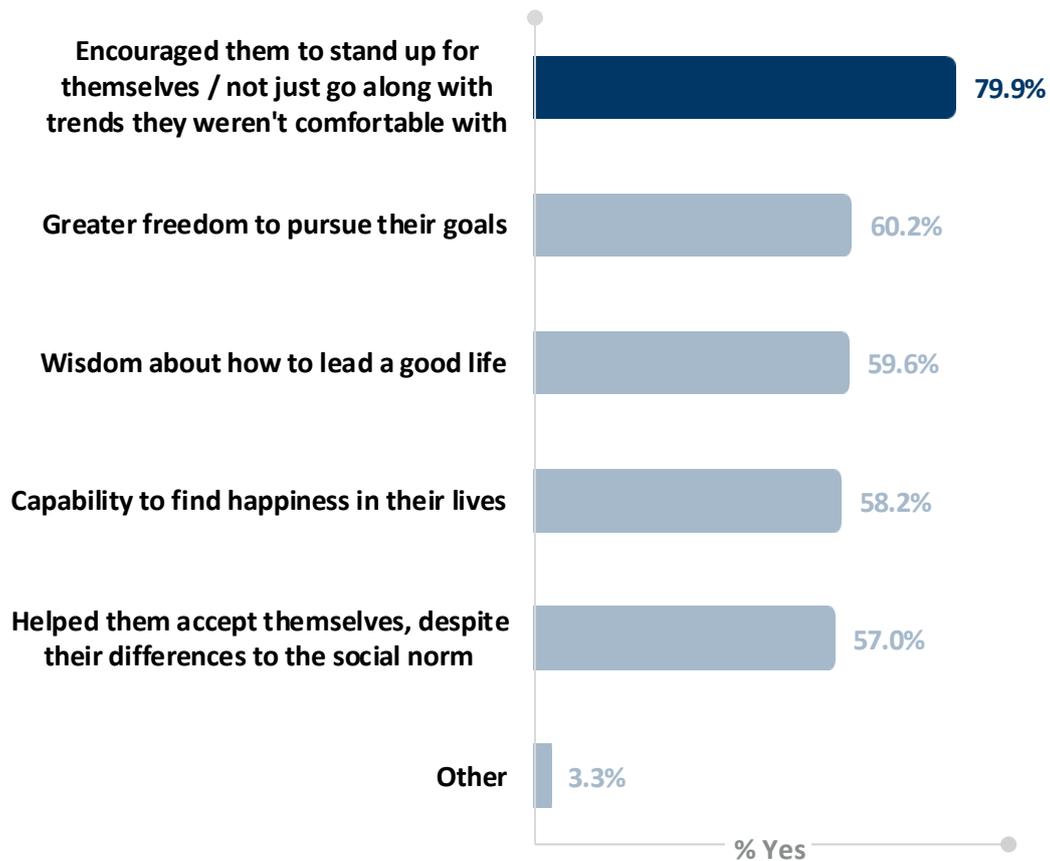
Question: Which of the following social values do you feel you've helped provide for the younger generations in your family?

The large majority of seniors feel they have been a role model for how to treat other people for the younger generations in the family (75.6%) and being able to accept others even if they do not fit the social norms (70.6%).

Other social values seniors feel they have helped provide for the younger generations in their family include the desire to help others (68.4%), love for animals (63.4%) and respect for the environment (58.6%).

Female seniors are more likely to say they have been a role model for how to treat other people (81.3% vs. 69.1%) and have passed on their love for animals (70.2% vs. 55.7%).

Which of the following personal values do you feel you've helped provide for the younger generations in your family?



* Multiple answers allowed

Source: CoreData - Legacy Survey (July 2018)

Question: Which of the following personal values do you feel you've helped provide for the younger generations in your family?

Close to four in five (79.9%) seniors feel they encouraged the younger generations of their family to stand up for themselves and not just go along with the trends they were not comfortable with.

Other personal values seniors feel they have helped provide for the younger generations in their family include greater freedom to pursue their goals (60.2%) and wisdom about how to lead a good life (59.6%).

What do you want to be remembered for by your family and friends?

"That I loved them very much, and was someone they liked, as well as loved. That I was a good role model and taught them about their responsibilities in life. That I did help others and contributed to the community I lived in." (Female, 68 years old, Vic)

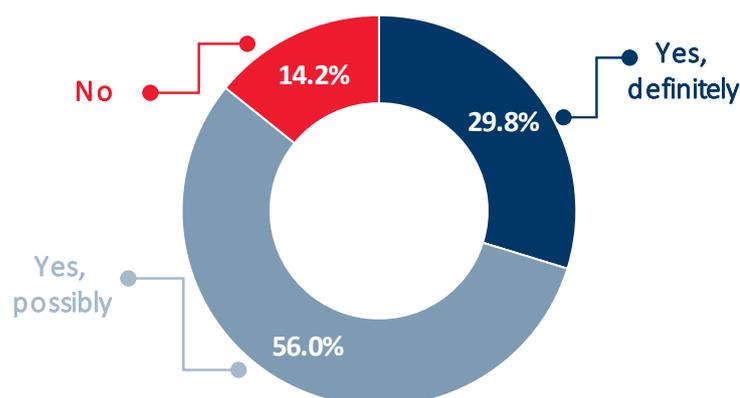
"Having had a successful marriage. Being a great father and grandfather. Having contributed to the work force successfully and meaningfully over my whole working life. Being a good actor. Being a good film maker and photographer. Being a good musician. Having managed my

*finances well over a life time. Being a great friend to the few that I have." (Male, 69 years old,
ACT)*

EMOTIONAL LEGACY

- The vast majority of seniors plan to pass down both financial and non-financial legacies for the younger generations in their family, thinking they would rather be remembered more for their non-financial legacies.
- Attitudes, beliefs and values, sentimental belongings and life learnings are the most popular non-financial legacies seniors would like to pass down and doing so in order for the younger generations to have something to remember them by and to foster a strong sense of family identity.
- By passing down their life learning to the younger generations in their family, many seniors hope to see from the younger ones the ability to stand up for their own personal beliefs and ultimately, for them to be able to leave behind a positive emotional legacy.
- Most seniors believe that emotional legacy is more enduring and important than financial legacy and that their generation these days are leaving behind a positive emotional legacy, while only a few think younger generations would value emotional legacy over financial legacy.

Do you plan to pass down a financial legacy for the younger generations in your family?

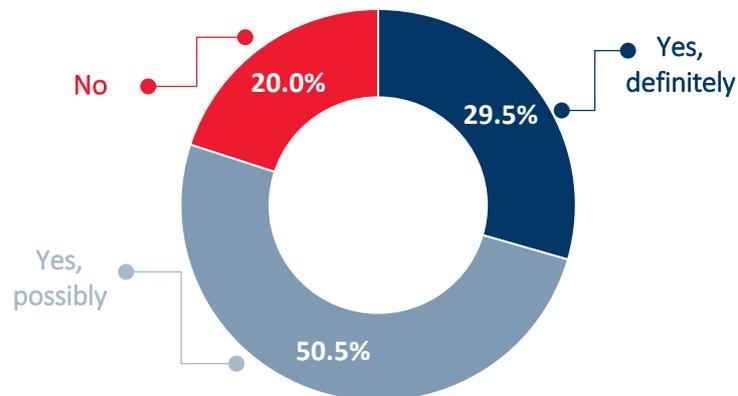


Source: CoreData - Legacy Survey (July 2018)

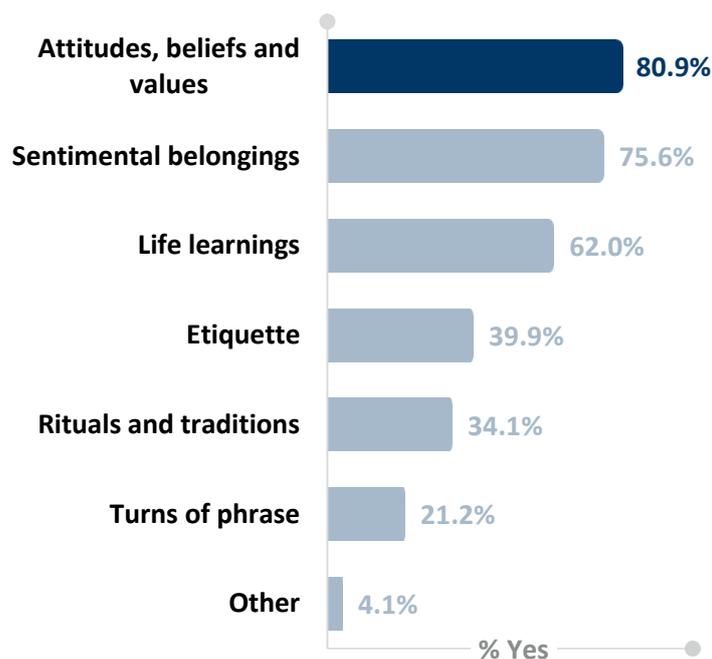
Question: Do you plan to pass down a financial legacy for the younger generations in your family?

The vast majority (85.8%) of seniors say they plan to pass down a financial legacy for the younger generations in their family, with close to three in 10 (29.8%) saying they are definitely planning this.

Do you plan to pass down any non-financial legacies to the younger generations in your family?
 Which of the following types of non-financial legacies do you plan to pass down to the younger generations in your family?



Source: CoreData - Legacy Survey (July 2018)
 Question: Do you plan to pass down any non-financial legacies to the younger generations in your family?



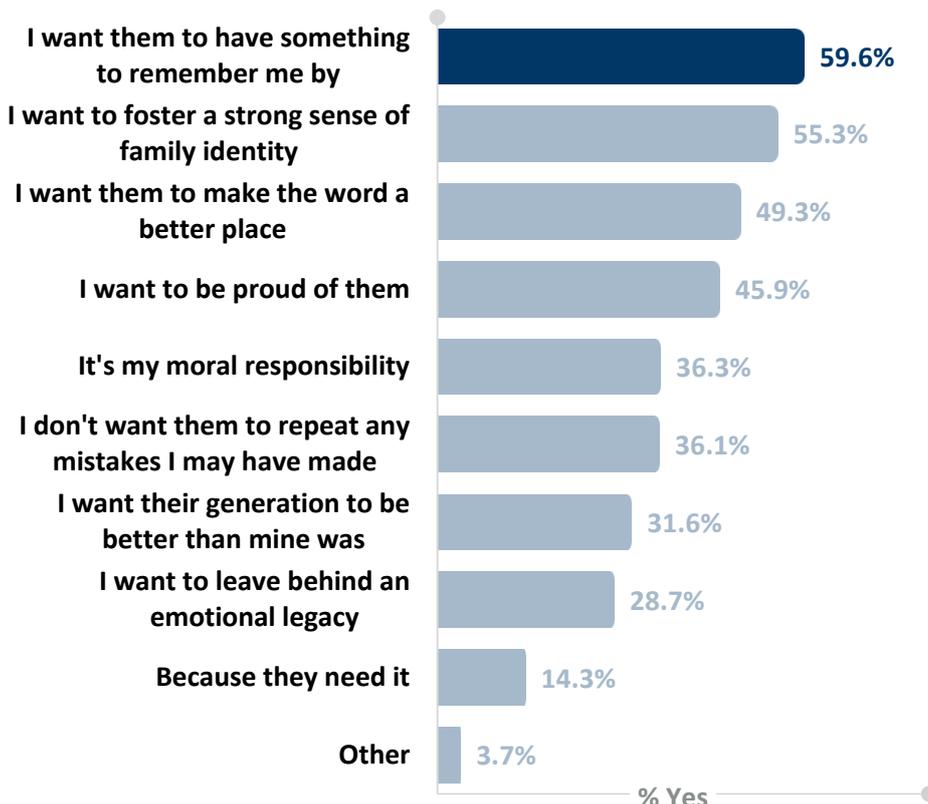
* Multiple answers allowed

Source: CoreData - Legacy Survey (July 2018)
 Question: Which of the following types of non-financial legacies do you plan to pass down to the younger generations in your family?

Most seniors say they also plan to pass down non-financial legacies to the younger generations in their family (80.0%), with 29.5% saying they are definitely doing this.

Among those who are passing down non-financial legacies, the most popular ones are attitudes, beliefs and values (80.9%), sentimental belongings (75.6%) and life learnings (62.0%). Female seniors are more likely to pass down sentimental belongings to the younger generations in their family (82.6% vs. 66.8%).

Why do you plan to pass down non-financial legacies to the younger generations in your family?



* Multiple answers allowed

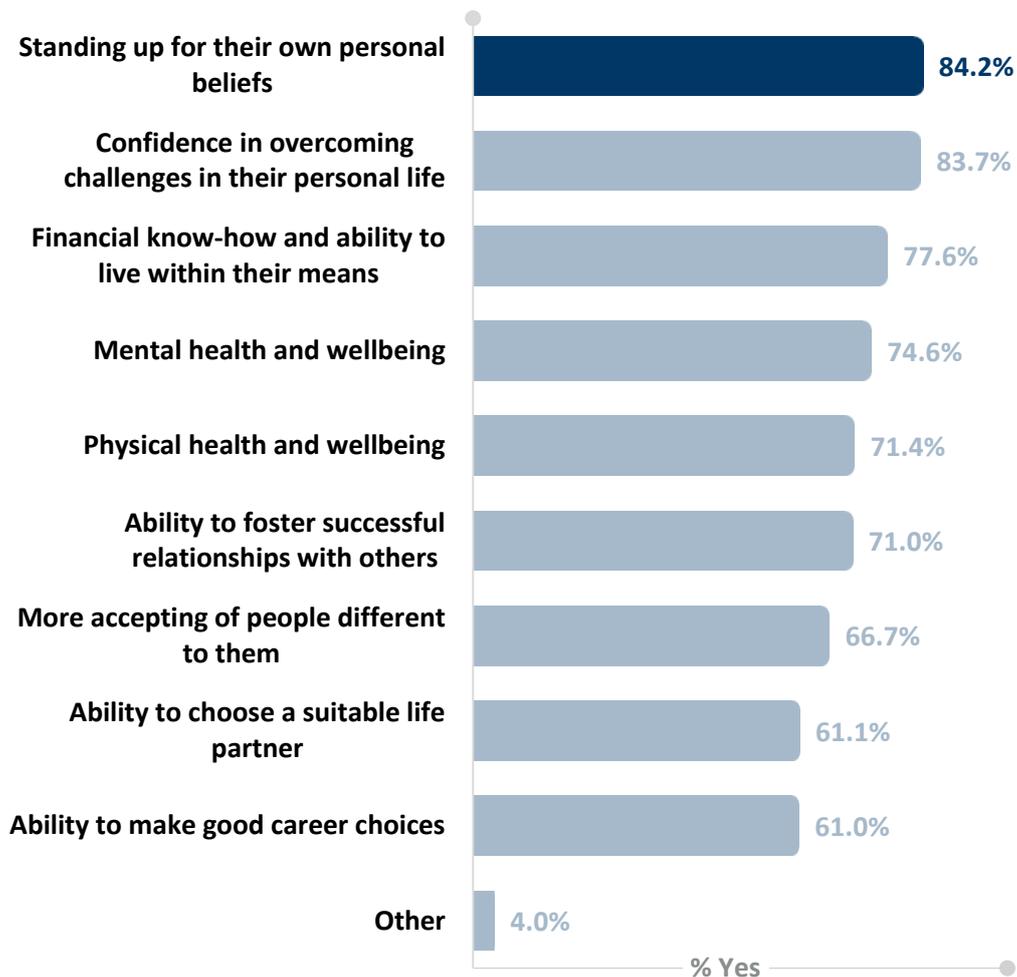
Source: CoreData - Legacy Survey (July 2018)

Question: Why do you plan to pass down non-financial legacies to the younger generations in your family?

Many seniors who are planning to pass down non-financial legacies to the younger ones in the family would do so for the younger generations to have something to remember them by (59.6%) and to foster a strong sense of family identity (55.3%). They also want the younger generations of their family to not repeat any mistakes they may have made (36.1%) and to be left with an emotional legacy from the seniors (28.7%).

Female seniors are more likely to say they want to pass down non-financial legacies to the younger generations of their family for them to have something to remember the seniors by (65.1% vs. 52.8%) and to leave behind an emotional legacy (34.5% vs. 21.5%). On the other hand, male seniors are more likely to want the younger generations not to repeat the same mistakes they may have made (43.5% vs. 30.2%).

What do you hope to see from the younger generations in your family by passing down your life learnings to them?



* Multiple answers allowed

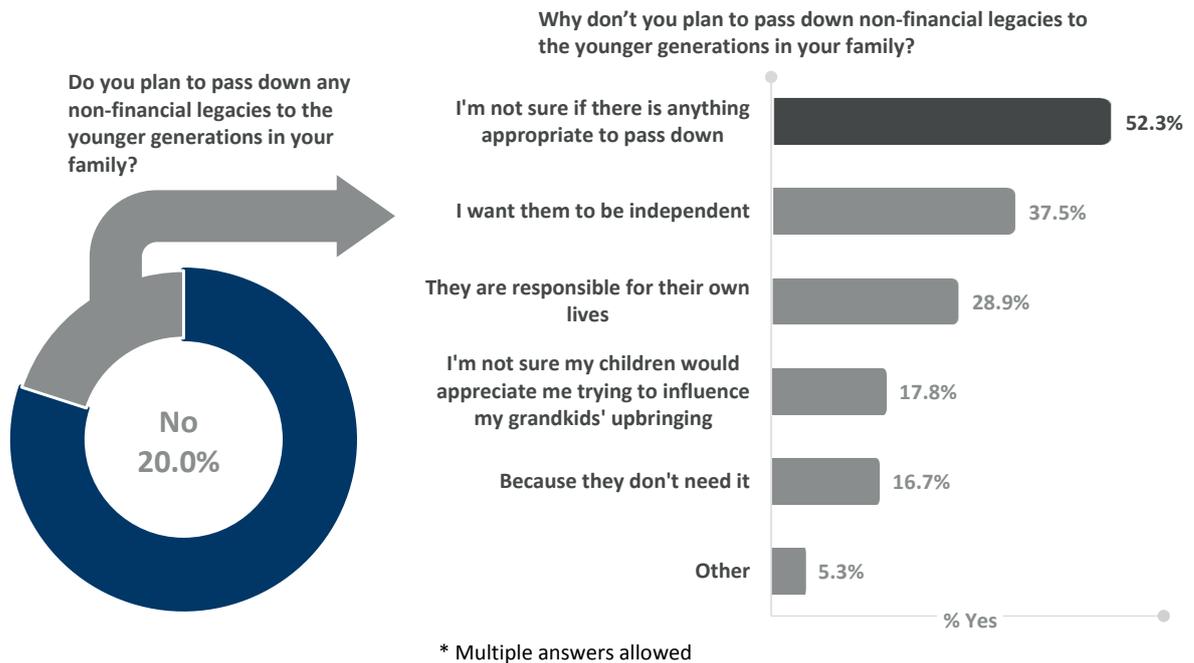
Source: CoreData - Legacy Survey (July 2018)

Question: What do you hope to see from the younger generations in your family by passing down your life learnings to them?

The vast majority of seniors hope to see from the younger generations in their family the ability to stand up for their own personal beliefs (84.2%) and the confidence in overcoming challenges in their personal lives (83.7%) as direct effects of them passing down their life learnings to them. They also hope to see them have the financial know-how or the ability to live within their means (77.6%) and the ability to foster successful relationships with others (71.0%).

Female seniors are more likely to hope to see from the younger generations in their family the confidence in overcoming challenges in their personal lives (89.7% vs. 76.7%) and the ability to foster successful relationships with others (76.0% vs. 65.2%).

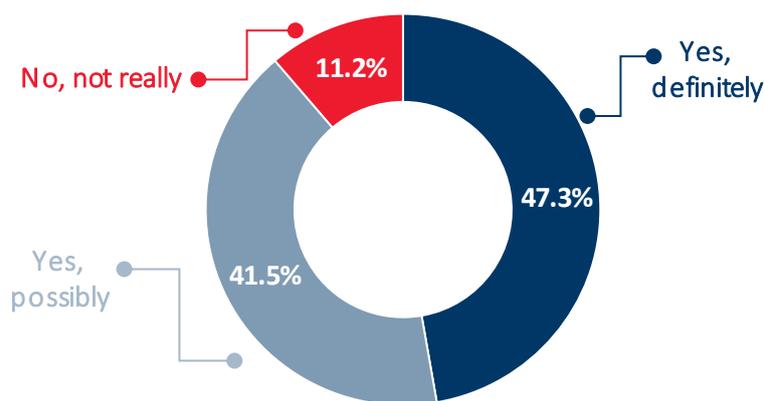
Do you plan to pass down any non-financial legacies to the younger generations in your family?
 Why don't you plan to pass down non-financial legacies to the younger generations in your family?



Source: CoreData - Legacy Survey (July 2018)
 Questions: Do you plan to pass down any non-financial legacies to the younger generations in your family? Why don't you plan to pass down non-financial legacies to the younger generations in your family?

Among seniors who do not plan to pass down non-financial legacies to the younger generations in their family, more than half (52.3%) say they are not sure if there is anything appropriate to pass down to the younger ones. Other seniors say they want the younger generations in their family to be independent (37.5%) and responsible for their own lives (28.9%).

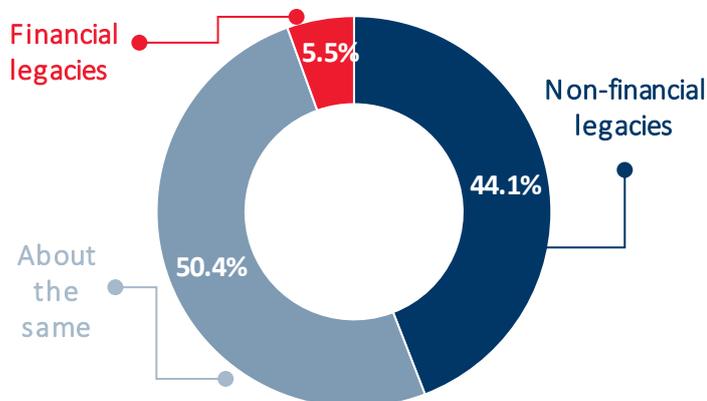
Do you hope to leave behind a positive emotional legacy by passing down non-financial legacies to the younger generations in your family?



Source: CoreData - Legacy Survey (July 2018)
 Question: Do you hope to leave behind a positive emotional legacy by passing down non-financial legacies to the younger generations in your family?

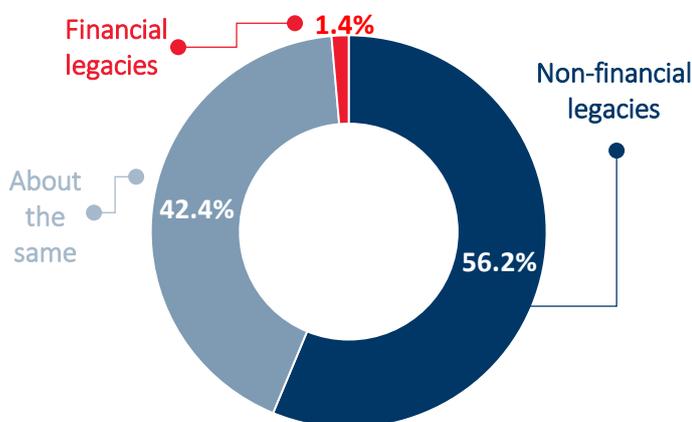
Close to nine in 10 (88.8%) seniors say they hope to leave behind a positive emotional legacy by passing down non-financial legacies to the younger generations in their family, with almost half saying they are definitely hoping to do so (47.3%).

Assuming you were to pass down both to the younger generations in your family, do you think they would remember you more for your financial or for your non-financial legacies?



Source: CoreData - Legacy Survey (July 2018)
 Question: Assuming you were to pass down both to the younger generations in your family, do you think they would remember you more for your financial or for your non-financial legacies?

Assuming you were to pass down both to the younger generations in your family, would you rather be remembered for your financial or for your non-financial legacies?

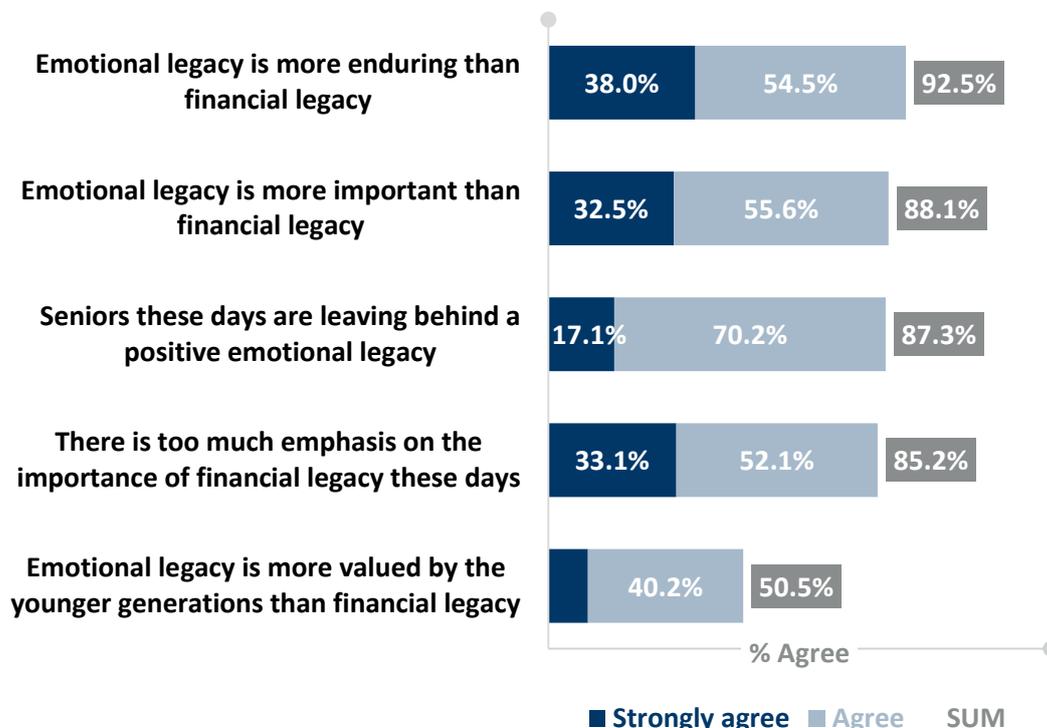


Source: CoreData - Legacy Survey (July 2018)
 Question: Assuming you were to pass down both to the younger generations in your family, would you rather be remembered for your financial or for your non-financial legacies?

Although half (50.4%) of the seniors say they would be remembered equally by the younger generations in their family for both their financial and non-financial legacies in equal measure, more than two in five (44.1%) say they would be remembered more for their non-financial legacies assuming both would be passed down.

This shifts when asked on which one they would rather be remembered for, with close to three in five (56.2%) seniors preferring non-financial legacies over financial ones, while more than two in five (42.4%) say they would like to be remembered for passing down both equally.

How much do you agree with the following statements?



Source: CoreData - Legacy Survey (July 2018)
 Question: How much do you agree with the following statements?

The vast majority of seniors believe that emotional legacy is more enduring (92.5%) and more important (88.1%) than financial legacy and that their generation these days are leaving behind a positive emotional legacy (87.3%).

Many seniors also say that there is too much emphasis on the importance of financial legacy these days (85.2%). However, only half (50.5%) believe the younger generations value emotional legacy more than the financial one.

What does your family think about you? What do they think your legacy is?

"Trustworthy, successful, driven and achievement oriented. A man of integrity that sets goals and achieves them. A mentor that they can turn to in times of trouble. A good father and grandfather. They think my life achievements in both work and my personal life are my legacies. At least one of my children will probably focus on what I have left them financially. A lifelong blood donor who saved many lives." (Male, 69 years old, ACT)

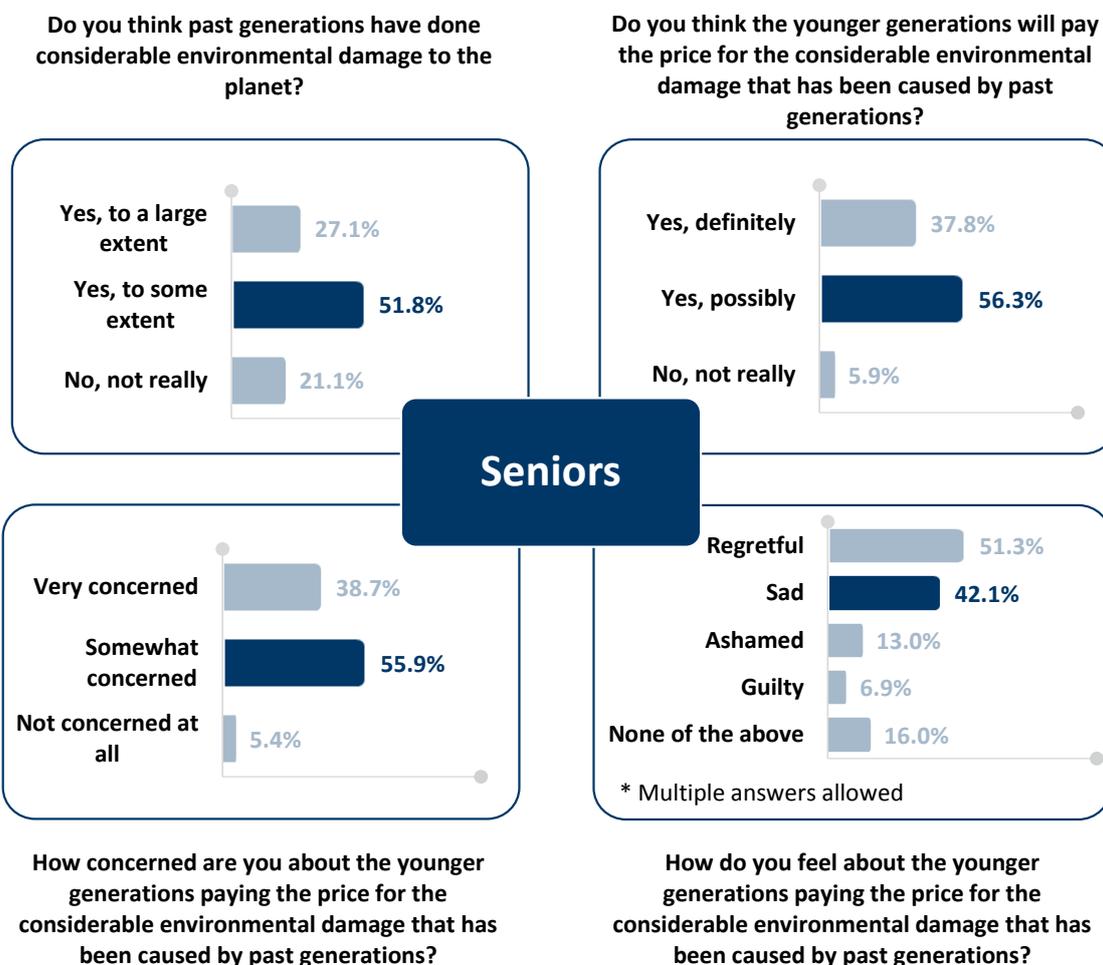
"I would like to hope that my family will always love me for being their Mum, Grannie & Nanna. You've only got one Mum through thick and thin, ups and downs in a family, Mum should always be there. Sadly, for me, I lost my beloved Mum when I was just 10, yes it was so tough for my Dad to

bring up & raise 3 young girls without a Mum, but he did a great wonderful job & even to this day, I still miss my Mum, always will." (Female, 57 years old, Qld)

ENVIRONMENTAL LEGACY

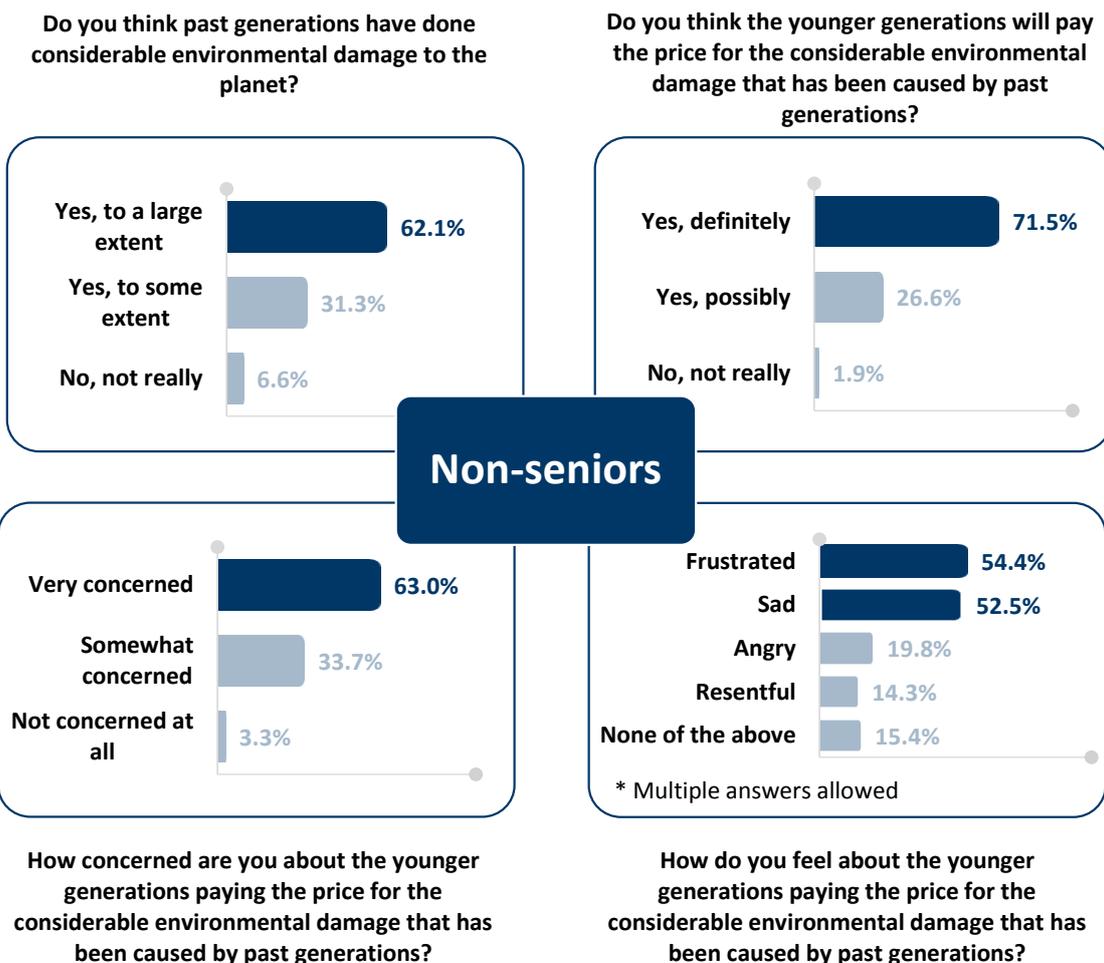
- Seniors and non-seniors alike agree that past generations have done considerable damage to the environment and that younger generations will pay the price for this damage.
- Regret is the prevalent feeling for seniors, while it is frustration for non-seniors towards the younger generations paying the price for the environmental damage.
- Many seniors think that the current society is too 'disposable' and that people are quick to follow the latest trends regardless of its potential harm to the environment
- Almost all seniors say they are environmentally-conscious in their day-to-day consumption, typically reusing old containers and jars and household goods and reducing the use of plastic bags and packaging.
- Many seniors hope to leave behind a positive environmental legacy by leaving the planet a better place for younger generations and are taking active steps towards this; however, non-seniors generally disagree with this notion.
- Most seniors also think the younger generations could learn from the older generations about leaving behind a positive environmental legacy and feel the younger ones do not reuse or reduce enough.
- Similar to emotional legacy, seniors believe that environmental legacy is more enduring and more important than financial legacy and that their generation is leaving behind a positive environmental legacy, although only fewer seniors believe that younger generations value environmental legacy more than financial legacy.

Do you think past generations have done considerable environmental damage to the planet? Do you think the younger generations will pay the price for the considerable environmental damage that has been caused by past generations? How concerned are you about the younger generations paying the price for the considerable environmental damage that has been caused by past generations? How do you feel about the younger generations paying the price for the considerable environmental damage that has been caused by past generations? How do you feel about the younger generations paying the price for the considerable environmental damage that has been caused by past generations?



Source: CoreData - Legacy Survey (July 2018)

Questions: Do you think past generations have done considerable environmental damage to the planet? Do you think the younger generations will pay the price for the considerable environmental damage that has been caused by past generations? How concerned are you about the younger generations paying the price for the considerable environmental damage that has been caused by past generations? How do you feel about the younger generations paying the price for the considerable environmental damage that has been caused by past generations?



Source: CoreData - Legacy Survey (July 2018)

Questions: Do you think past generations have done considerable environmental damage to the planet? Do you think the younger generations will pay the price for the considerable environmental damage that has been caused by past generations? How concerned are you about the younger generations paying the price for the considerable environmental damage that has been caused by past generations? How do you feel about the younger generations paying the price for the considerable environmental damage that has been caused by past generations?

Both seniors and non-seniors think past generations have done considerable environmental damage to the planet (78.9% and 93.4% respectively). However, non-seniors are more likely to say this to a large extent (62.1% vs. 27.1%).

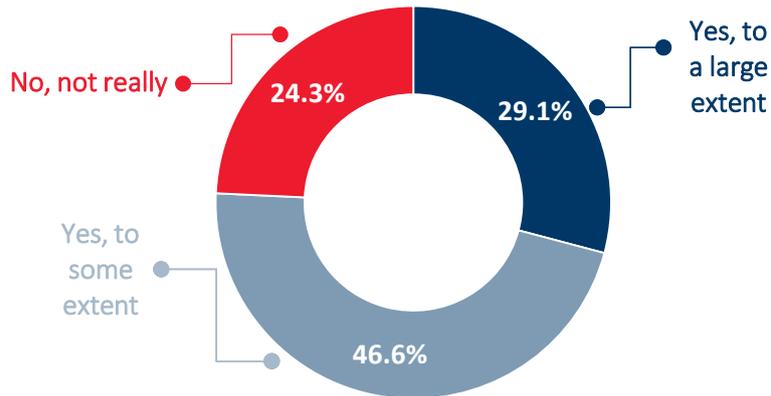
Among those who think past generations have done considerable environmental damage to the planet, both seniors and non-seniors are unanimous in thinking that younger generations will pay the price for the said damage (94.1% vs. 98.1%). Non-seniors are almost twice as likely to say this to a large extent (71.5% vs. 37.8%).

For those who think the younger generations will pay the price for the considerable environmental damage that has been caused by past generations, almost all seniors and non-seniors are concerned about the younger generations paying the price (94.6% and 96.7% respectively). Non-seniors are again almost twice as likely to be very concerned (63.0% vs. 38.7%).

Among seniors who think the younger generations will pay the price for the considerable environmental damage, more than half (51.3%) feel regretful while over two-fifths (42.1%) feel sad about the younger ones paying the price.

Among non-seniors who think the younger generations will pay the price for the considerable environmental damage, similar proportions feel frustrated (54.4%) and sad (52.5%) for the younger ones who would pay the price.

Do you wish you had known more about the impact your generation was having on the environment when you were younger?



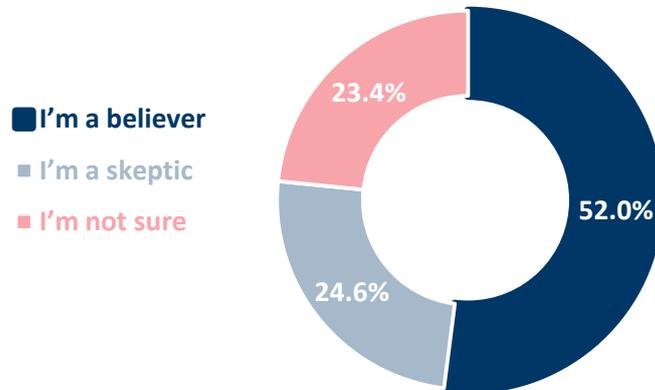
Source: CoreData - Legacy Survey (July 2018)

Question: Do you wish you had known more about the impact your generation was having on the environment when you were younger?

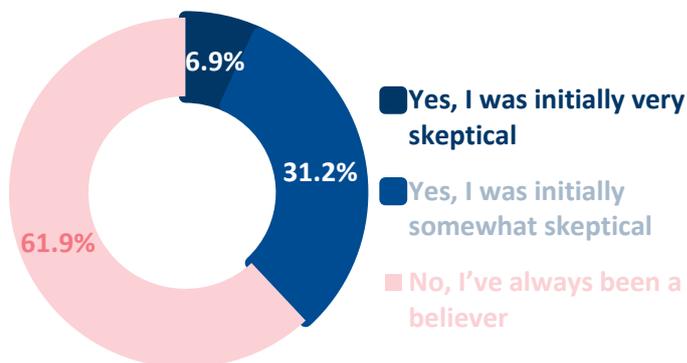
Three in four (75.7%) seniors wish they had known more about the impact their generation was having on the environment when they were younger, with close to three in 10 (29.1%) saying to a large extent.

Which of the following best describes your view on climate change? Were you initially skeptical about climate change? Why do you now believe that climate change is a real phenomenon?

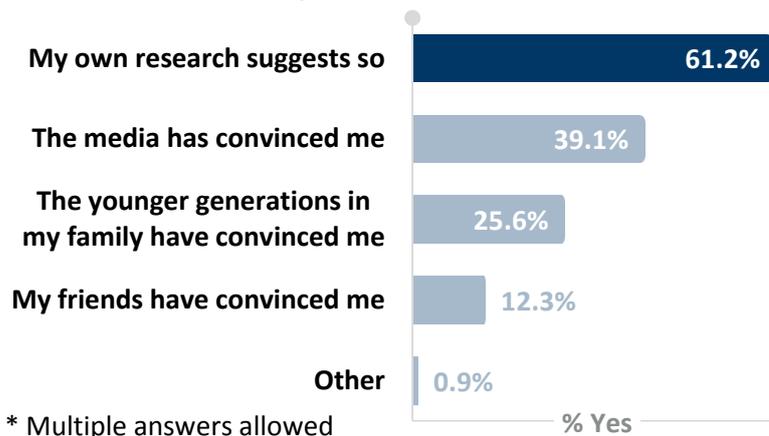
Which of the following best describes your view on climate change?



Were you initially skeptical about climate change?



Why do you now believe that climate change is a real phenomenon?



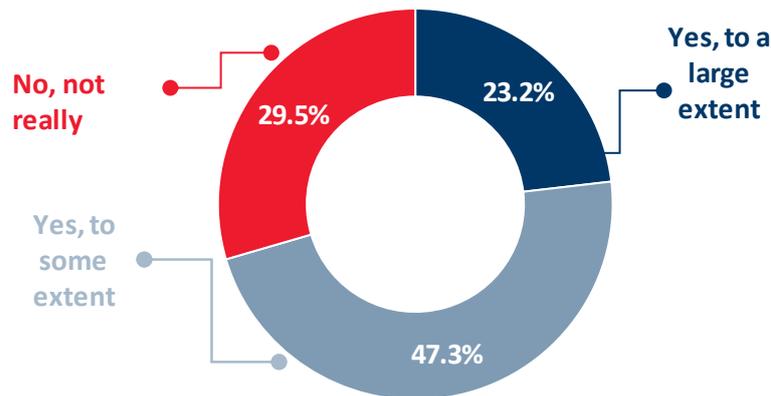
Source: CoreData - Legacy Survey (July 2018)

Questions: Which of the following best describes your view on climate change? Were you initially skeptical about climate change? Why do you now believe that climate change is a real phenomenon?

More than half (52.0%) of seniors say they are believers of climate change. Similar proportions say they are skeptical (24.6%) or unsure (23.4%) about their stance on it.

Among the believers of climate change, close to two in five (38.1%) seniors say they were initially skeptical about it. For those who were initially skeptical, their own research (61.2%), the media (39.1%) and the younger generations in their family (25.6%) are what led them to believe now that climate change is a real phenomenon.

Do you think the plastic bag ban will work?



Source: CoreData - Legacy Survey (July 2018)
 Question: Do you think the plastic bag ban will work?

Seven in 10 (70.5%) seniors think the plastic bag ban will work, with almost a quarter saying this to a large extent (23.2%).

What did you think of the public reaction to the plastic bag ban?

"Living in South Australia where it seemed a simple and positive transition when we introduced the ban some years ago, I have been a bit impervious to it. But I was told recently that there has been a quite negative reaction in WA - I am surprised and think it's crazy that people are getting so upset about it. It seems so unnecessary. Especially when shop workers are being threatened. It astounds me that people can be so thoughtless and inconsiderate. I wonder how much social media has fueled this." (Female, 67 years old, SA)

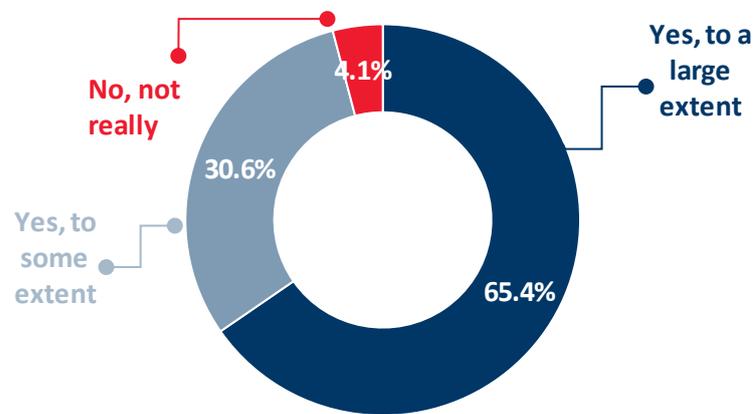
"Many people have purchased a stronger quality plastic bag which has profited the stores and the plastic bag manufacturers. Consumers will continue to buy rolls of plastic bags, again profiting the stores and bag manufacturers. Where is the reduction? Nowhere to be seen. Vegetables will still require a single use plastic bag to handle and transport. Personally, I have not witnessed any angst by Consumers shopping and told of the bag ban. I think it's just another action by the thought police to keep us under control and to please the Green Movement politicians and the left brigade within our society." (Male, 70 years old, WA)

What else needs to change at a corporate / social level to help save the environment?

"Ban political lobbies - e.g. just when solar panels are starting to make an impact on electricity generation, companies invested in generating are lobbying the government to discourage solar energy, and the government is actually listening. Have all patents that make more efficient conversion and usage of energy, that are held by companies, be released into the public domain. Until you have free or extremely low-cost energy (hopefully fusion at near freezing point of water), corporates will continue to dominate environmental pollution." (Male, 68 years old, WA)

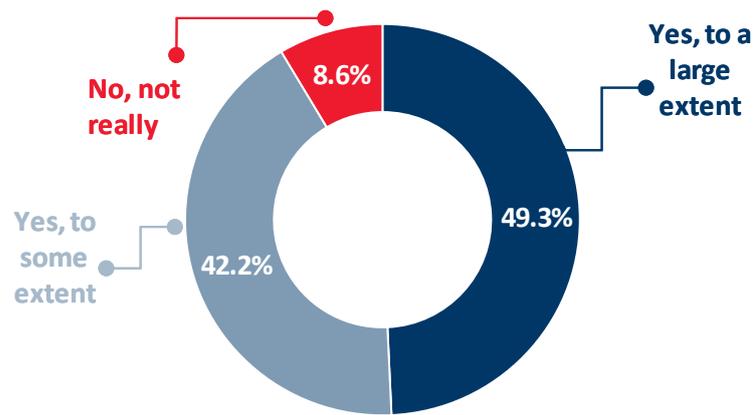
"Politicians need to really understand and support renewable energies in a proactive way. The move to build smaller homes and units instead of homes with room for gardens and trees and sunshine and light which are not blocked needs to be reversed. Instead people should be encouraged to enjoy relaxing and playing in their own yards and localities rather than always needing to use a car. Cycling paths (separate from roads) should be included when building all new districts to allow for safer roads for vehicles and safe grassy footpaths for pedestrians." (Female, 65 years old, Qld)

Do you think society is too 'disposable' (e.g. fast fashion, poor quality furniture)?



Source: CoreData - Legacy Survey (July 2018)
 Question: Do you think society is too 'disposable' (e.g. fast fashion, poor quality furniture)?

Do you think people are too quick to follow the latest trends to the detriment of the environment?

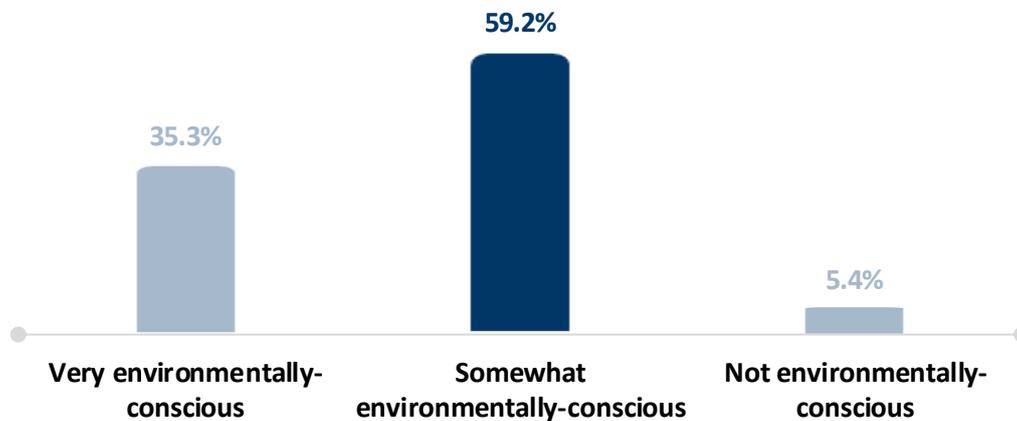


Source: CoreData - Legacy Survey (July 2018)
 Question: Do you think people are too quick to follow the latest trends to the detriment of the environment?

Nearly all seniors (95.9%) think the society now is too 'disposable', with close to two-thirds (65.4%) saying this to a large extent.

A similar proportion (91.5%) also think people are too quick to follow the latest trends to the detriment of the environment, with close to half (49.3%) saying to a large extent.

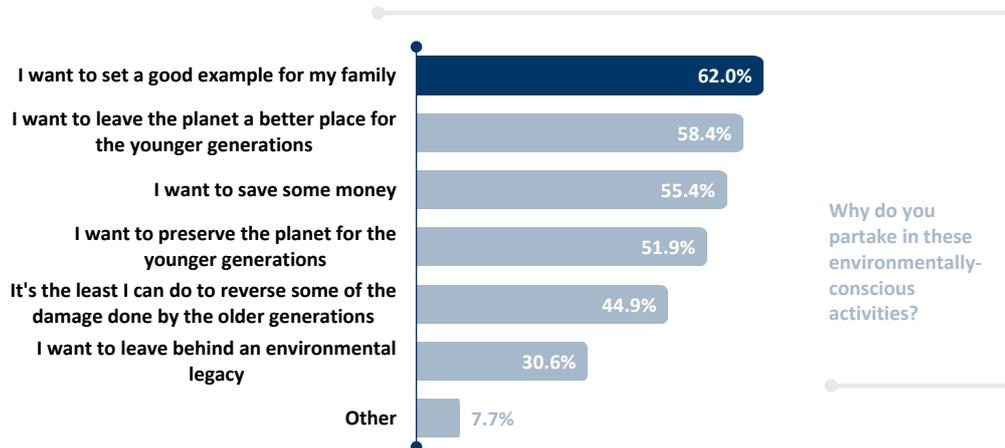
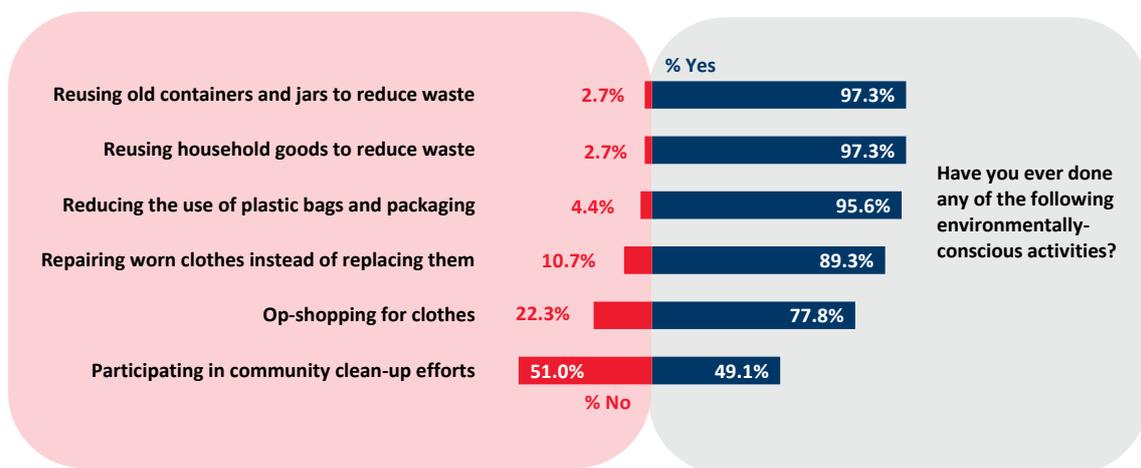
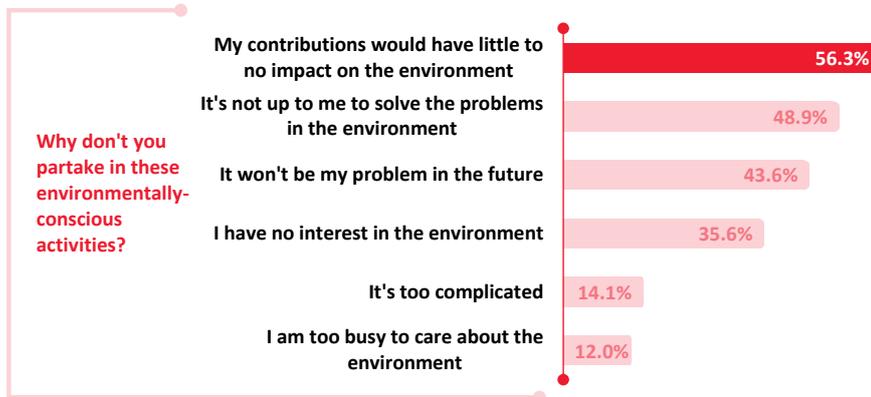
How environmentally-conscious are you typically in your day-to-day consumption and purchasing decisions?



Source: CoreData - Legacy Survey (July 2018)
 Question: How environmentally-conscious are you typically in your day-to-day consumption and purchasing decisions?

The overwhelming majority of seniors (94.5%) say they are typically environmentally-conscious in their day-to-day consumption and purchasing decisions, with more than a third (35.3%) saying they are very environmentally-conscious.

Have you ever done any of the following environmentally-conscious activities? Why do you partake in these environmentally-conscious activities? Why don't you partake in these environmentally-conscious activities?



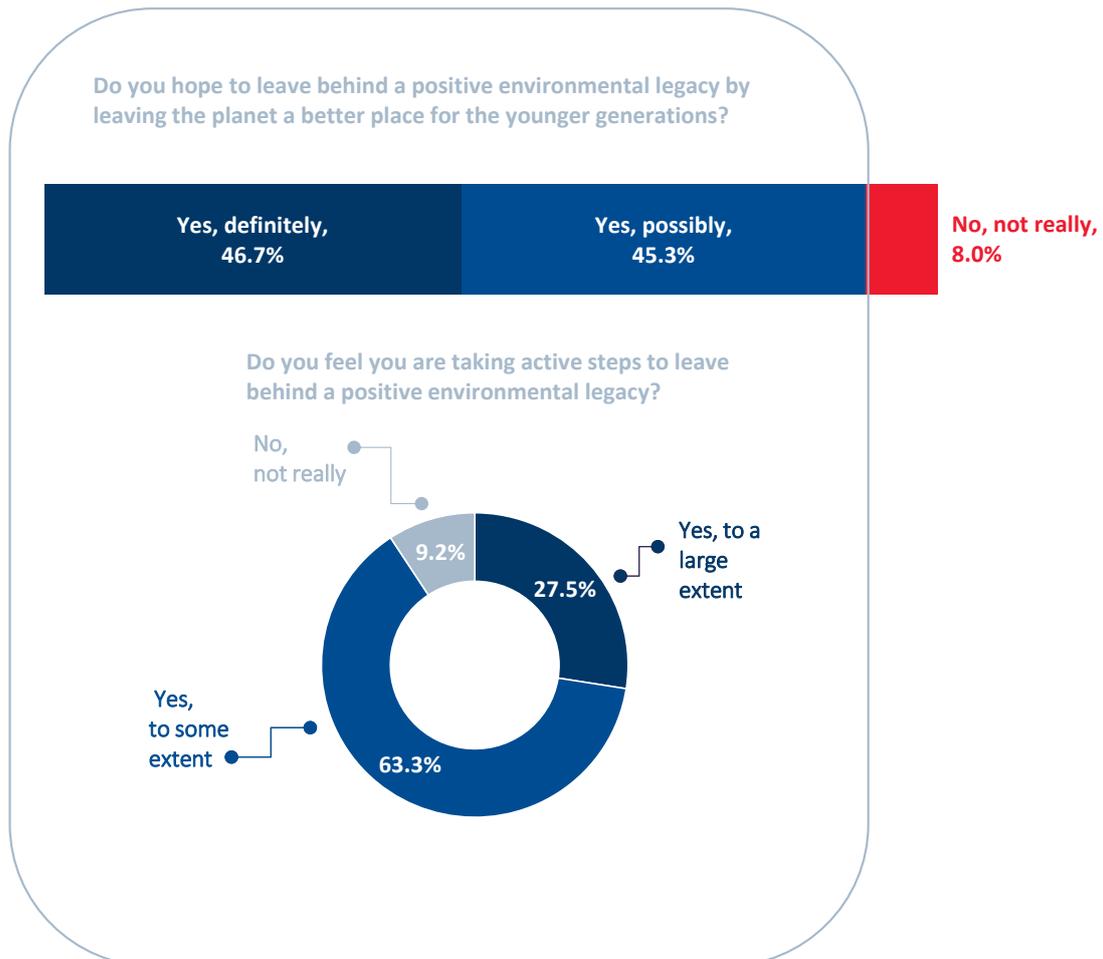
Source: CoreData - Legacy Survey (July 2018)
 Question: Have you ever done any of the following environmentally-conscious activities? Why do you partake in these environmentally-conscious activities? Why don't you partake in these environmentally-conscious activities?

Nearly all seniors say they regularly or occasionally reuse old containers and jars and household goods (both 97.3%) and reduce the use of plastic bags and packaging (95.6%) in efforts to be environmentally-conscious. Many also repair worn clothes instead of replacing them (89.3%) and go op-shopping for clothes (77.8%). Fewer seniors (49.1%) participate in community clean-up efforts.

Among seniors who partake in the aforementioned environmentally-conscious activities, they do so to set a good example for their family (62.0%) and to leave the planet a better place for the younger generations (58.4%). Other reasons seniors cite include wanting to save some money (55.4%) and to preserve the planet for the younger generations (51.9%).

Among the very few seniors who do not partake in the listed environmentally-conscious activities, they primarily feel their contributions would have little to no impact on the environment.

Do you hope to leave behind a positive environmental legacy by leaving the planet a better place for the younger generations? Do you feel you are taking active steps to leave behind a positive environmental legacy?



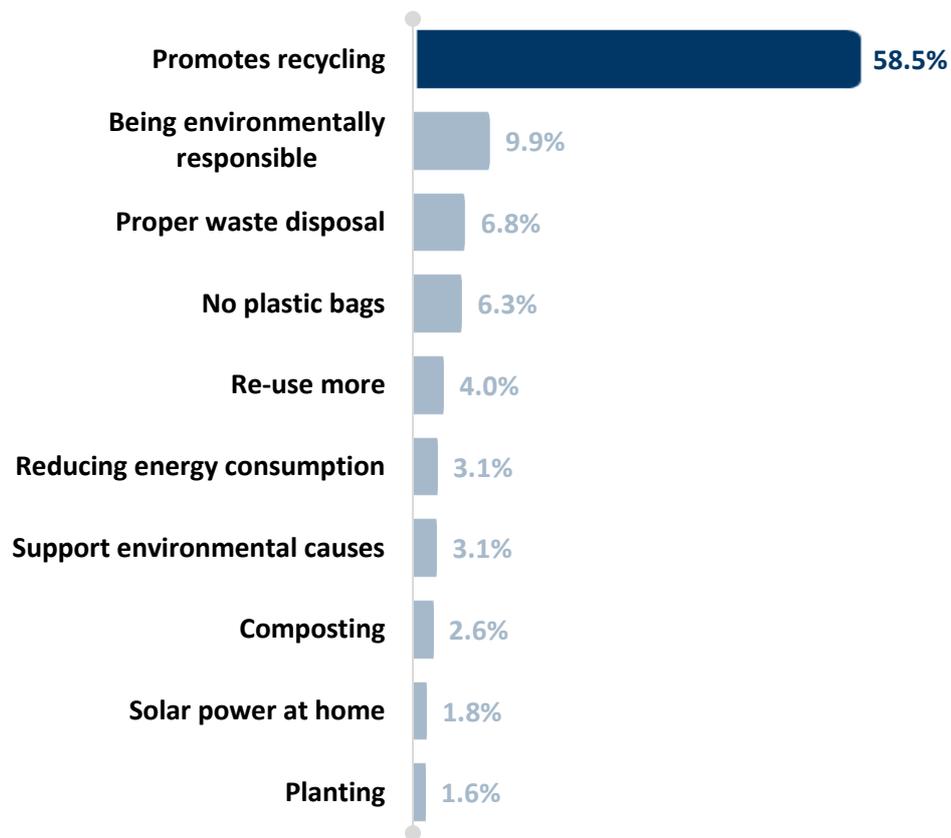
Source: CoreData - Legacy Survey (July 2018)

Question: Do you hope to leave behind a positive environmental legacy by leaving the planet a better place for the younger generations? Do you feel you are taking active steps to leave behind a positive environmental legacy?

The overwhelming majority of seniors (92.0%) hope to leave behind a positive environmental legacy by leaving the planet a better place for the younger generations, with close to half (46.7%) definitely saying this.

Among those who are hoping to leave behind a positive environmental legacy, nine in 10 (90.8%) feel they are taking active steps towards this. Some of the steps they are taking include promoting recycling, being environmentally responsible and disposing waste properly.

What active steps are you taking to leave behind a positive environmental legacy?



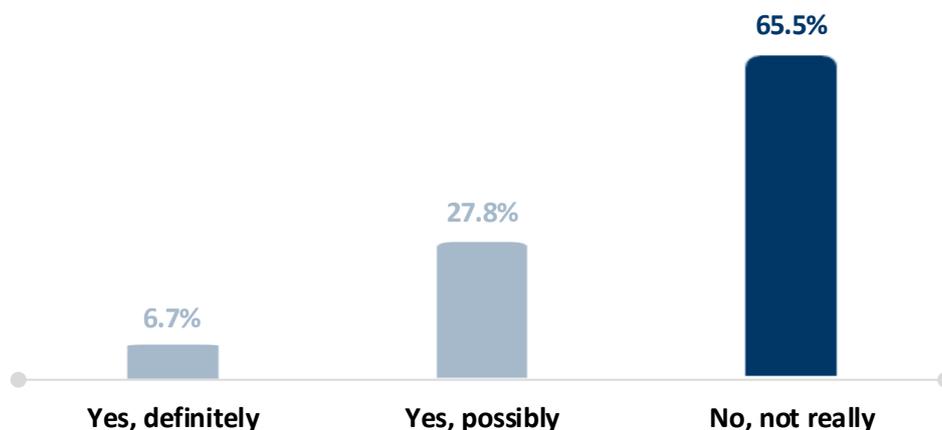
Source: CoreData - Legacy Survey (July 2018)

Question: What active steps are you taking to leave behind a positive environmental legacy?

"I've driven a sustainability group in the small town I live in, I try and walk everywhere as much as possible, not use plastics, compost, reuse, recycle and repurpose everything in the house, not upgrade electrical appliances unnecessarily and find out how to recycle them once they aren't repairable, don't waste food, buy foods in recyclable packaging, use non-chemical cleaning and washing items, buy locally, only use natural fabrics, replant the garden including trying to grow vegetables and less meat, try and use less water and water the garden with tank water. Try and use less of everything including air conditioning and heating. I have solar panels on my roof and installed extra insulation." (Female, 60 years old, Vic)

"Reducing waste. Recycling. Picking up litter. Visiting zoos and wildlife refuges to observe and learn about threatened species. Publishing photos of endangered animals and habitats on social media and drawing attention to this for my followers, friends and family. Not using plastic bags. Talking to anyone who will listen about wildlife and habitats, their beauty and the need to preserve them for future generations. I have joined Friends of the Australian Botanic Gardens and I do volunteer photography there as often as time permits." (Male, 69 years old, ACT)

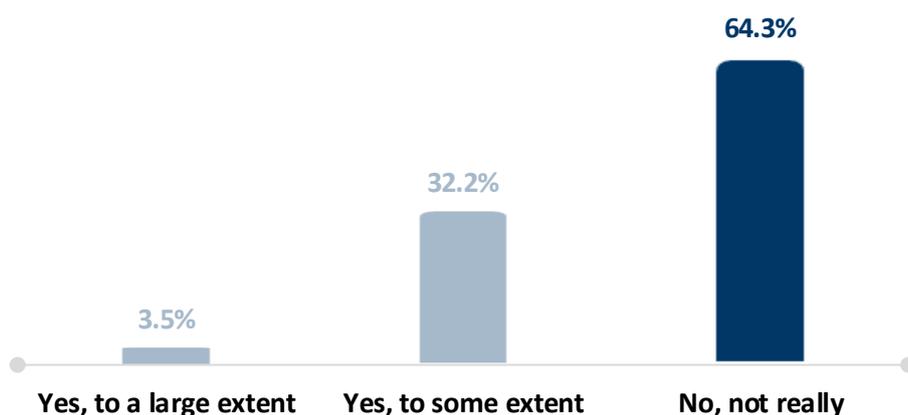
Do you think the older generations will leave behind a positive environmental legacy by leaving the planet a better place for the younger generations?



Source: CoreData - Legacy Survey (July 2018)

Question: Do you think the older generations will leave behind a positive environmental legacy by leaving the planet a better place for the younger generations?

Do you think the older generations are doing enough to leave behind a positive environmental legacy?



Source: CoreData - Legacy Survey (July 2018)

Question: Do you think the older generations are doing enough to leave behind a positive environmental legacy?

Similar proportions of non-seniors think the older generations will leave behind a positive environmental legacy by leaving the planet a better place for the younger generations (34.5%) and that the older generations are doing enough to leave behind a positive environmental legacy (35.7%).

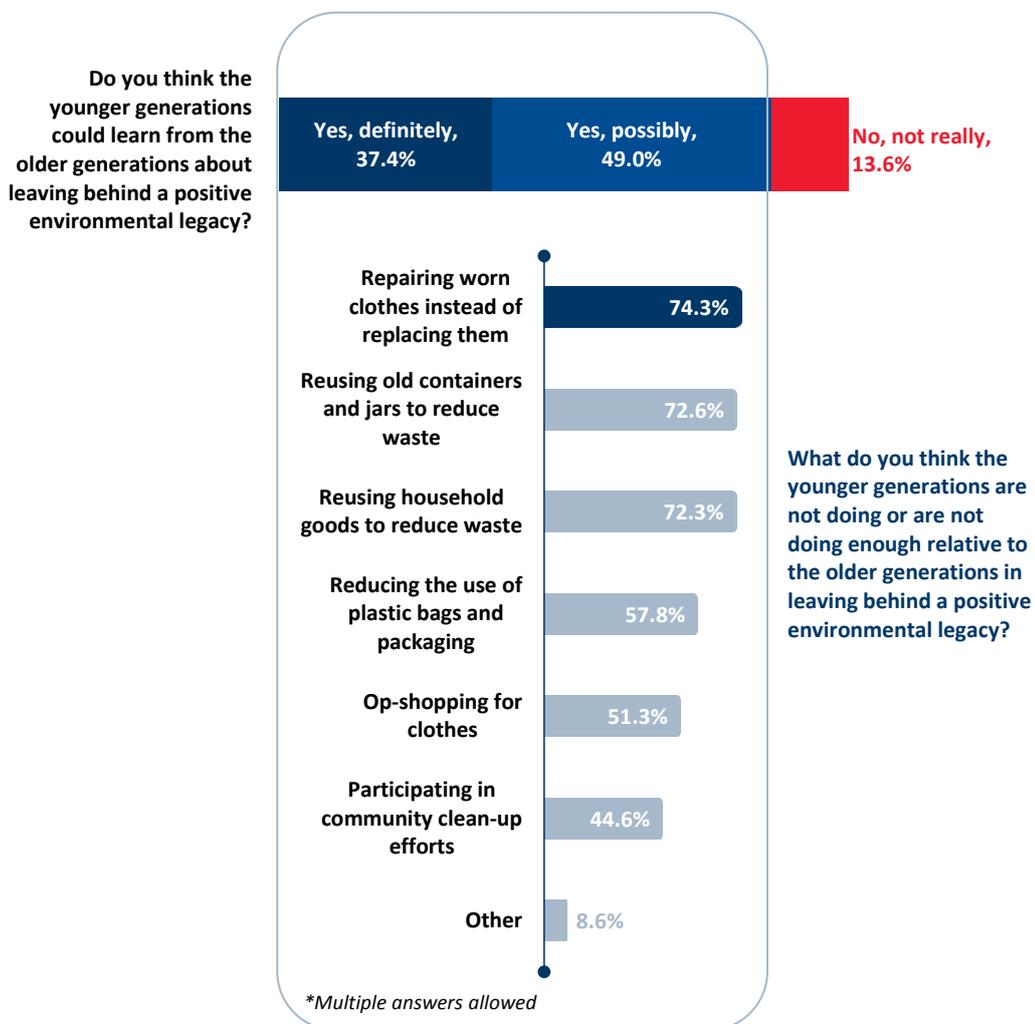
Why do you think so?

"I think younger generations worked more on giving a voice to older people and privileging their life stories and experiences so that their knowledge and wisdom was known by the younger generations we would have a better hope for the future. Older generations, have incredible knowledge about how to make do with what u have, how to recycle, rebuild and regenerate and

they know how to get through hard times. They were pioneers in their time and a majority are not the cause of our environmental decline now - it is however then result of increasing pressures to advance society. Just as technology and markets have done great damage they can also do great good, but as indigenous people know, you must learn from your past to make best of the future and younger generations in the west do not value older people's knowledge enough." (Female, 30 years old, NSW)

"In Australia, we have definitely focused on changing our ways to improve the environment. Little things we now do as habit for example recycling has led to major improvement in waste management. We may not be always world leaders in our environmental approach but we are definitely on the right path, led by the older generations which lead our communities" (Male, 24 years old, NSW)

Do you think the younger generations could learn from the older generations about leaving behind a positive environmental legacy? What do you think the younger generations are not doing or are not doing enough relative to the older generations in leaving behind a positive environmental legacy?



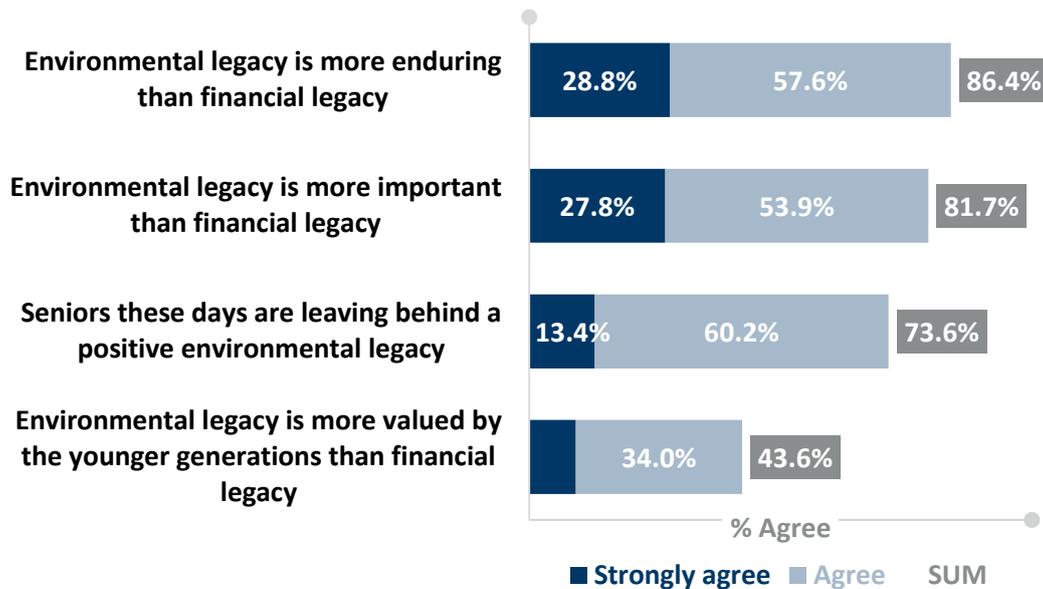
Source: CoreData - Legacy Survey (July 2018)

Question: Do you hope to leave behind a positive environmental legacy by leaving the planet a better place for the younger generations? Do you feel you are taking active steps to leave behind a positive environmental legacy?

The vast majority (86.4%) of seniors think the younger generations could learn from the older generations about leaving behind a positive environmental legacy, with close to two-fifths (37.4%) saying definitely.

Among seniors who think younger generations could learn from older generations, they think the younger generations are not doing or not doing enough things like repairing worn clothes instead of replacing them (74.3%) and reusing old containers and jars (72.6%) and household goods (72.6%) to reduce waste.

How much do you agree with the following statements?



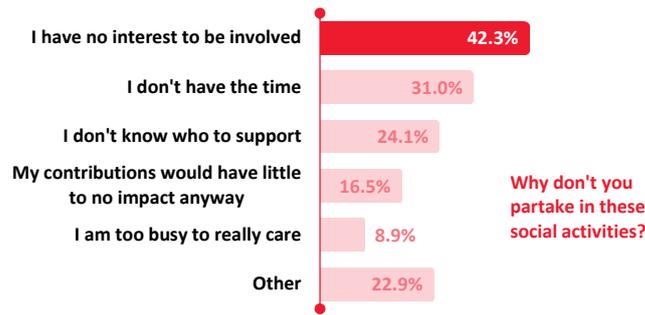
Source: CoreData - Legacy Survey (July 2018)
 Question: How much do you agree with the following statements?

Most seniors believe that environmental legacy is more enduring (86.4%) and more important (81.7%) than leaving a financial legacy. They also say that seniors nowadays are leaving behind a positive environmental legacy (73.6%). However, fewer seniors think that younger generations value environmental legacy over financial legacy (43.6%).

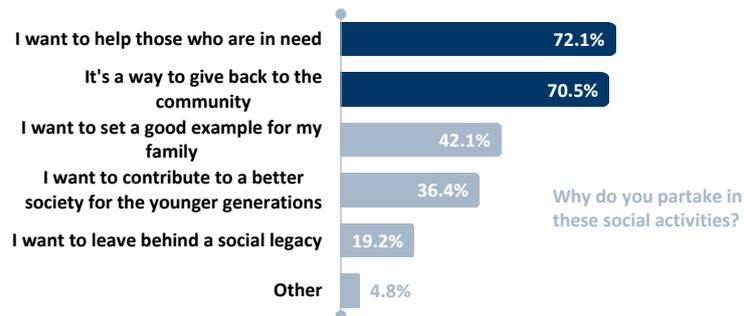
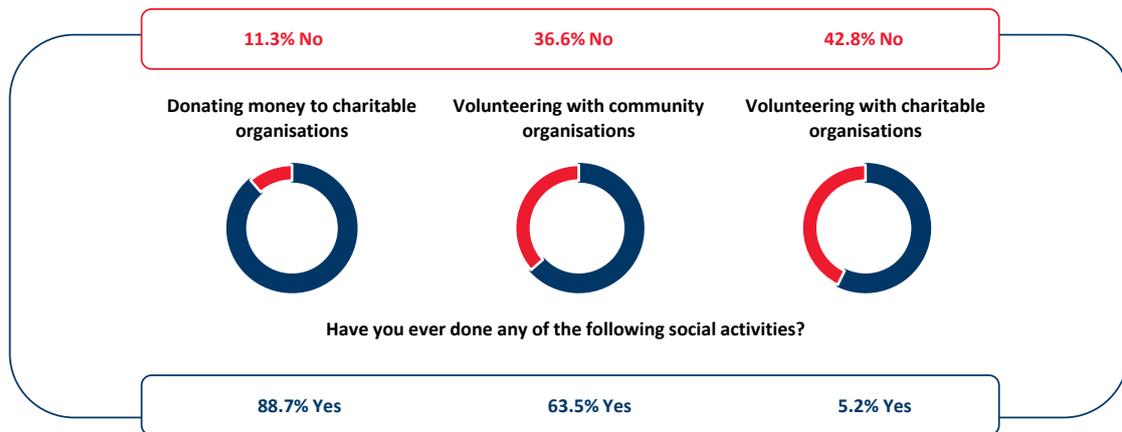
SOCIAL LEGACY

- Among social activities, donating money to charitable organisations is the one seniors do the most, saying they want to help those who are in need and to give back to the community.
- Many seniors think the younger generations could learn from the older generations about leaving behind a positive social legacy and feel the younger ones do not donate or volunteer enough.
- Consistently, most seniors believe that social legacy is more enduring and more important than financial legacy and that their generation is leaving behind a positive social legacy. Conversely, only few seniors think that younger generations value social legacy more than financial legacy.

Have you ever done any of the following social activities? Why do you partake in these social activities? Why don't you partake in these social activities?



*Multiple answers allowed



*Multiple answers allowed

Source: CoreData - Legacy Survey (July 2018)

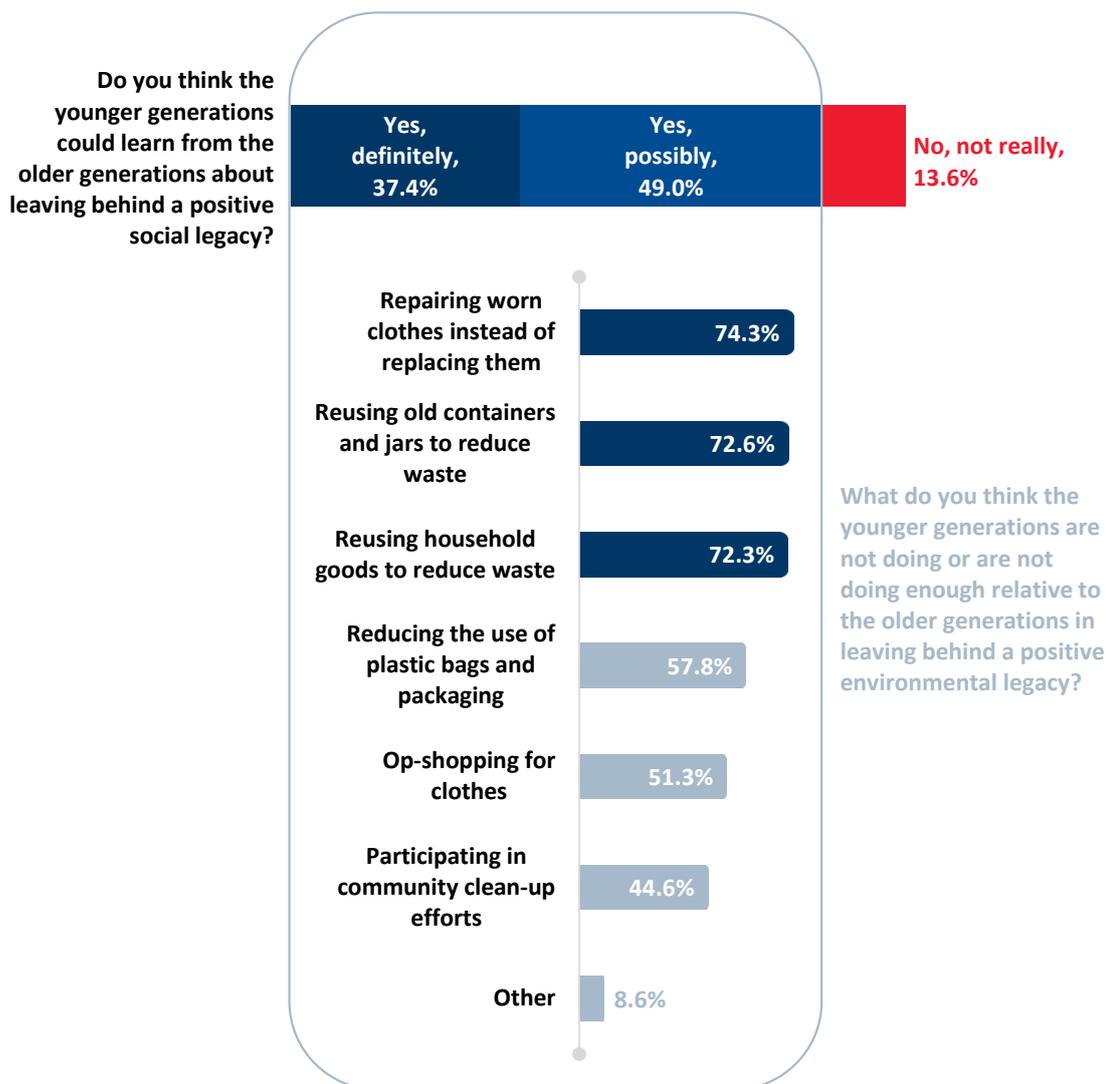
Question: Have you ever done any of the following social activities? Why do you partake in these social activities? Why don't you partake in these social activities?

Close to nine in 10 (88.7%) seniors say they regularly or occasionally donate money to charitable organisations. To a lesser extent, they also volunteer with community (63.5%) and charitable (57.2%) organisations.

For seniors who partake in the aforementioned social activities, they do these to help those who are in need (72.1%) and to give back to the community (70.5%). They also want to set a good example for their family (42.1%).

Among the minority who do not partake in such social activities, they cite the lack of interest and time to be involved.

Do you think the younger generations could learn from the older generations about leaving behind a positive social legacy? What do you think the younger generations are not doing or are not doing enough relative to the older generations in leaving behind a positive social legacy?



*Multiple answers allowed

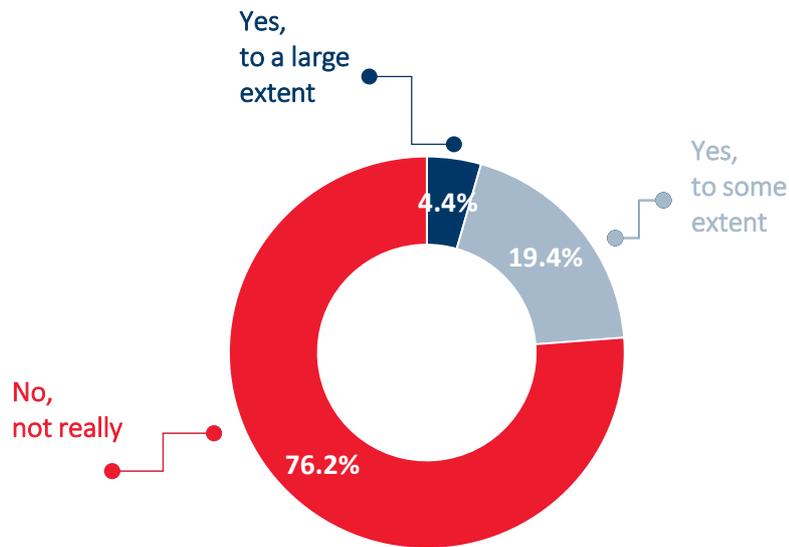
Source: CoreData - Legacy Survey (July 2018)

Question: Do you think the younger generations could learn from the older generations about leaving behind a positive social legacy? What do you think the younger generations are not doing or are not doing enough relative to the older generations in leaving behind a positive social legacy?

The overwhelming majority (91.0%) of seniors think the younger generations could learn from the older generations about leaving behind a positive social legacy, with close to two-fifths (39.6%) saying definitely.

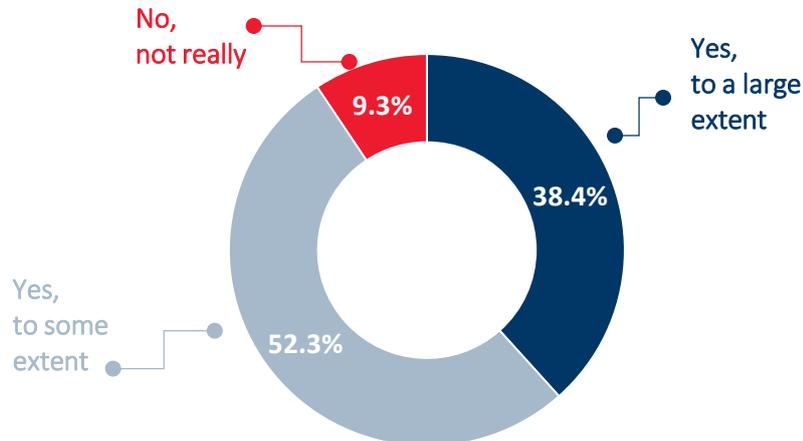
Among seniors who think younger generations could learn from older generations, they think the younger generations are not doing or not doing enough volunteering with community (67.7%) and charitable (61.3%) organisations. They also think the younger ones are not donating enough money to charitable organisations (45.2%).

Do you typically focus on the latest trends in your day-to-day consumption and purchasing decisions?



Source: CoreData - Legacy Survey (July 2018)
 Question: Do you typically focus on the latest trends in your day-to-day consumption and purchasing decisions?

Do you think the younger generations could learn from the older generations about being less focused on the latest trends?

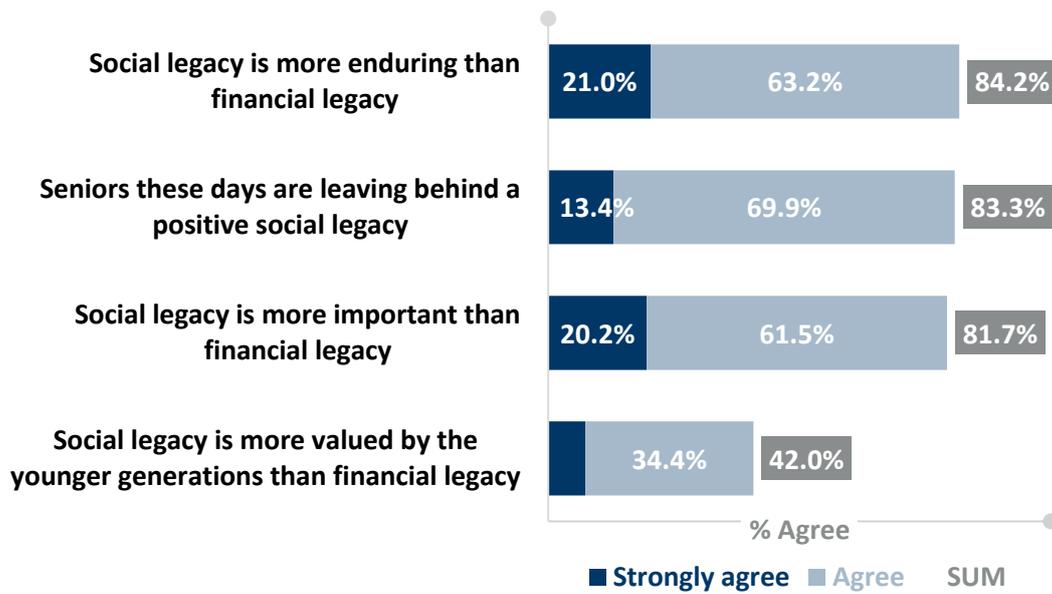


Source: CoreData - Legacy Survey (July 2018)
 Question: Do you think the younger generations could learn from the older generations about being less focused on the latest trends?

Less than a quarter (23.8%) of seniors say they typically focus on the latest trends in their day-to-day consumption and purchasing decisions, while the large majority say otherwise (76.2%).

Nine in 10 (90.7%) seniors think the younger generations could learn from the older ones about being less focused on the latest trends, with almost two in five (38.4%) saying to a large extent.

How much do you agree with the following statements?



Source: CoreData - Legacy Survey (July 2018)

Question: How much do you agree with the following statements?

Many seniors believe that social legacy is more enduring (84.2%) and more important (81.7%) than leaving a financial legacy. They also say that seniors these days are leaving behind a positive social legacy (83.3%). However, fewer seniors think that younger generations value social legacy over financial legacy (42.0%).

DEMOGRAPHICS

Work Status		
	Seniors	Non-seniors
Female	53.3%	58.4%
Male	46.7%	41.6%
TOTAL	100.0%	100.0%

Work Status		
	Seniors	Non-seniors
Full-time paid employment	17.3%	51.3%
Part-time paid employment	10.0%	16.1%
Self-employed	4.9%	4.5%
Casual employment	4.6%	13.8%
Transitioning to retirement and working pa	1.8%	0.0%
Fully retired	45.5%	0.0%
Full-time home duties	6.0%	3.7%
Unemployed/not in paid employment	4.5%	6.0%
On a disability pension	5.2%	4.0%
Other	0.0%	0.7%
TOTAL	100.0%	100.0%

Have children		
	Seniors	Non-seniors
Yes, son(s) only	24.6%	0.0%
Yes, daughter(s) only	18.9%	0.0%
Yes, son(s) and daughter(s)	56.6%	0.0%
No	0.0%	0.0%
TOTAL	100.0%	0.0%

Have grandchildren		
	Seniors	Non-seniors
Yes, grandson(s) only	11.3%	0.0%
Yes, granddaughter(s) only	8.1%	0.0%
Yes, grandson(s) and granddaughter(s)	49.2%	0.0%
No	31.5%	0.0%
TOTAL	100.0%	0.0%

Marital Status		
	Seniors	Non-seniors
Single	4.1%	38.0%
Living with partner/married	68.1%	55.1%
Separated/divorced/widowed	27.3%	3.2%
Other	0.6%	3.8%
TOTAL	100.0%	100.0%

Age (Banded)		
	Seniors	Non-seniors
29 years old & below	0.0%	38.8%
30 - 39 years old	0.0%	32.3%
40 - 49 years old	0.0%	28.9%
50 - 59 years old	35.9%	0.0%
60 years old & above	64.1%	0.0%
TOTAL	100.0%	100.0%

Age (Generation band)		
	Seniors	Non-seniors
Generation Y (37 years old & below)	0.0%	64.2%
Generation X (38 - 52 years old)	9.4%	35.8%
Baby Boomers (53 - 72 years old)	73.5%	0.0%
Pre-Boomers (73 years old and above)	17.1%	0.0%
TOTAL	100.0%	100.0%

State		
	Seniors	Non-seniors
ACT	1.4%	2.8%
NSW	18.6%	27.1%
NT	0.7%	1.6%
Qld	20.8%	18.0%
SA	13.7%	9.9%
Tas	4.9%	3.4%
Vic	19.4%	23.0%
WA	20.6%	14.1%
TOTAL	100.0%	100.0%

Education		
	Seniors	Non-seniors
Primary	0.8%	0.0%
Part of high school	16.8%	4.5%
Completed high school	22.6%	11.7%
Diploma or certificate qualification	38.6%	27.9%
Degree qualification	13.4%	44.0%
Postgraduate qualification	8.0%	11.9%
TOTAL	100.0%	100.0%

Wealth Segments		
	Seniors	Non-seniors
Mass Market	72.0%	61.3%
Mass Affluent	19.2%	24.4%
Core Affluent	6.6%	10.6%
HNW	2.2%	3.6%
TOTAL	100.0%	100.0%

Personal Income		
	Seniors	Non-seniors
\$20,000 or less	27.5%	20.9%
\$20,001 to \$30,000	30.8%	16.1%
\$30,001 to \$40,000	12.4%	5.6%
\$40,001 to \$50,000	6.8%	15.8%
\$50,001 to \$60,000	8.9%	13.3%
\$60,001 to \$70,000	4.4%	5.3%
\$70,001 to \$80,000	2.7%	8.1%
\$80,001 to \$90,000	1.7%	4.3%
\$90,001 to \$100,000	1.7%	4.3%
\$100,001 to \$125,000	1.4%	3.6%
\$125,001 to \$150,000	0.9%	2.2%
\$150,001 to \$200,000	0.4%	0.4%
More than \$200,000	0.5%	0.1%
TOTAL	100.0%	100.0%

Household Income		
	Seniors	Non-seniors
\$50,000 or less	54.8%	28.8%
\$50,001 to \$75,000	21.9%	12.9%
\$75,001 to \$100,000	9.0%	16.5%
\$100,001 to \$125,000	4.7%	8.0%
\$125,001 to \$150,000	4.1%	10.3%
\$150,001 to \$200,000	3.6%	14.3%
\$200,001 to \$250,000	1.2%	6.2%
\$250,001 to \$350,000	0.4%	1.9%
\$350,001 or more	0.3%	1.2%
TOTAL	100.0%	100.0%

Investment Portfolio		
	Seniors	Non-seniors
I have no investments	38.1%	51.4%
\$50,000 or less	12.6%	14.1%
\$50,001 to \$150,000	13.0%	11.9%
\$150,001 to \$250,000	8.2%	4.4%
\$250,001 to \$350,000	5.0%	5.1%
\$350,001 to \$450,000	5.6%	4.3%
\$450,001 to \$550,000	3.2%	2.0%
\$550,001 to \$650,000	4.0%	0.9%
\$650,001 to \$750,000	2.5%	0.3%
\$750,001 to \$1 million	3.7%	2.7%
More than \$1 million to \$3 million	3.8%	2.6%
More than \$3 million to \$5 million	0.3%	0.2%
More than \$5 million	0.1%	0.0%
TOTAL	100.0%	100.0%

ABOUT COREDATA

CoreData Research is a global specialist financial services research and strategy consultancy. CoreData Research understands the boundaries of research are limitless and with a thirst for new research capabilities and driven by client demand; the group has expanded over the past few years into the Americas, Africa, Asia, and Europe.

CoreData Group has operations in Australia, the United Kingdom, the United States of America, Brazil, Singapore, South Africa and the Philippines. The group's expansion means CoreData Research has the capabilities and expertise to conduct syndicated and bespoke research projects on six different continents, while still maintaining the high level of technical insight and professionalism our repeat clients demand.

With a primary focus on financial services CoreData Research provides clients with both bespoke and syndicated research services through a variety of data collection strategies and methodologies, along with consulting and research database hosting and outsourcing services.

CoreData Research provides both business-to-business and business to- consumer research, while the group's offering includes market intelligence, guidance on strategic positioning, methods for developing new business, advice on operational marketing and other consulting services.

The team is a complimentary blend of experienced financial services, research, marketing and media professionals, who together combine their years of industry experience with primary research to bring perspective to existing market conditions and evolving trends.

CoreData Research has developed a number of syndicated benchmark proprietary indexes across a broad range of business areas within the financial services industry.

- Experts in financial services research
- Deep understanding of industry issues and business trends
- In-house proprietary industry benchmark data
- Industry leading research methodologies
- Rolling benchmarks

The team understands the demand and service aspects of the financial services market. It is continuously in the market through a mixture of constant researching, polling and mystery shopping and provides in-depth research at low cost and rapid execution. The group builds a picture of a client's market from hard data which allows them to make efficient decisions which will have the biggest impact for the least spend.



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