AIA Singapore

1 Robinson Road, AIA Tower
Singapore 048542
T : 1800 248 8000

AIA.COM.SG

Real change to health begins
at AIAVitality.com.sg

The longer we live, the more we worry: AIA Longevity Study finds Singaporeans view longevity with more anxiety than opportunity

New findings reveal that Singaporeans' concerns about living longer stem from a growing awareness–action gap: Despite understanding what it takes to age well, many are unprepared, with significant gaps in their financial preparedness, healthcare protection and long-term care planning.

SINGAPORE, 23 July 2026 — According to the latest AIA Longevity Study[1], more than half of Singaporeans (51%) see living longer as more of a concern than an opportunity (22%). Living longer should be one of life's greatest achievements – offering a chance at purposeful longevity with more time to pursue passions, spend meaningful moments with loved ones and enjoy independent later years. Yet for many Singaporeans, the prospect of living longer is accompanied more by uncertainty than optimism particularly when thinking about growing older, more than half (53%) say they feel uncertain.

Although Singaporeans are living longer, not all of those additional years are expected to be spent in good health. Singaporeans expect to live to 80.2 years old but expect their health to begin declining at 70.2 years old – creating a 10-year healthspan-lifespan gap. This uncertainty is especially pronounced among younger Singaporeans, who are even more likely to feel uncertain and worried about growing older, and who expect an even longer gap between their lifespan and healthspan.

"For many Singaporeans, the challenge of longevity is no longer simply living longer, but ensuring those additional years are healthy, financially secure, independent and purposeful," said **Irma Hadikusuma, Chief Marketing and Healthcare Officer, AIA Singapore.**

"Our study shows that Singaporeans understand what it takes to age well. They recognise the importance of maintaining good health, building financial security and having a sense of purpose as they grow older. Yet many also acknowledge they are not fully prepared across these areas, and it is this gap between aspiration and preparedness that drives their uncertainty and anxiety around longevity."

While Singaporeans recognise that living a longer life depends on a holistic combination of physical, financial, mental and social wellbeing, many feel underprepared across these dimensions—especially in financial readiness. Financial preparedness is the weakest pillar, with 61% concerned about running out of retirement savings.

Singaporeans understand what it takes to age well but many are not turning awareness into action

- Although 87% agree that financial security is essential to ageing well, only one in three Singaporeans (33%) regularly engage in financial planning and assessment, highlighting one of the largest gaps between awareness and action.
- Singaporeans are far more proactive about their physical health than their financial future, with 83% taking care of their physical wellbeing as they identified living free from disability (57%) and preventing or delaying chronic diseases (50%) as the most important aspects of ageing well.
- Additionally, on mental and social health – nearly nine in 10 Singaporeans (88%) agree that mental wellbeing is just as important as physical health for living a long and fulfilling life and four

[1] *The AIA Longevity Study was conducted from April to May 2026 with over 1,000 Singapore consumers aged 25 and above.*

AIA Singapore
1 Robinson Road, AIA Tower
Singapore 048542
T : 1800 248 8000
AIA.COM.SG

in five (80%) believe maintaining a sense of purpose and identity is an important part of growing older. 72% also recognise that strong social relationships contribute to living longer and healthier lives.

Singaporeans are waiting too long before investing in their health

The study also suggests that Singaporeans are waiting too long to invest in their future health. Many only begin prioritising prevention after experiencing the effects of ageing, missing opportunities to extend not just their lifespan, but their healthspan.

- While 50% of Singaporeans say they take preventive steps to maintain their health, rather than wait to address health issues when they arise, many only begin adopting preventive health behaviours as they grow older.
- Among late mid-lifers (aged 41–50), 60% say they deal with health issues only when they arise, compared with 46% of young seniors (aged 51–65).

Singaporeans are seeking purposeful longevity

Singaporeans want longevity to be about more than simply living longer – they want to remain active, independent and purposeful throughout later life.

- Six in 10 Singaporeans (61%) are concerned about losing their sense of purpose once they retire and across all age groups, the majority say they want to continue working for as long as they are able to – this sentiment becomes even stronger among older respondents.
- Additionally, two-thirds of Singaporeans (67%) are concerned about suffering from pain, illness or disability in later life, while more than half worry about becoming a burden on their family (53%) or losing their independence in daily activities (53%).
- Beyond physical and financial wellbeing, 40% are concerned about loneliness or losing close relationships.

Financial preparedness emerges as the weakest pillar of longevity readiness

Financial wellbeing is seen as critical to ageing well and preparing for longevity, yet many Singaporeans are anxious and lack confidence to prepare for it.

- Nearly half (45%) say they are not confident in planning their finances for increased longevity – the highest level of underpreparedness across all dimensions of wellbeing measured in the study.
- Additionally, healthcare protection also presents an important gap, with almost one in three Singaporeans (31%) lacking adequate healthcare coverage.

As life expectancy continues to increase, having sufficient retirement income alongside adequate healthcare protection will become increasingly important to help individuals manage rising healthcare costs while maintaining financial resilience over the long term.

Long-term care remains one of the biggest blind spots

Long-term care also remains one of the biggest blind spots when planning for a longer life. While longer life expectancies, there is an increased likelihood of requiring long-term care.

- However, only 19% of respondents say they understand their long-term care needs and have begun planning for them.

AIA Singapore
1 Robinson Road, AIA Tower
Singapore 048542
T : 1800 248 8000
AIA.COM.SG
Real change to health begins at AIAVitality.com.sg

- Funding for long-term care remains heavily dependent on personal and public sources. Beyond their own savings and support from family members, more than half (52%) expect to rely on government schemes should they require long-term care, while only 23% anticipate relying on private long-term care insurance.

Turning Personal Responsibility into Shared Action

Singaporeans largely see healthy longevity as a personal responsibility, with 85% identifying themselves as primarily responsible for living longer and healthier lives.

However, the study suggests that individual action alone will not be enough to close the longevity readiness gap. While individuals have an important role to play in making healthier choices and planning earlier, they also need access to the right guidance, tools and support to make proactive action easier.

"There is a significant opportunity to engage Singaporeans earlier in their longevity journey, especially among younger age groups, where early action can have the greatest impact on long-term health, financial resilience, and independence in the future," **said Irma Hadikusuma.**

"This is where a broader ecosystem of support needs to come in – bringing together healthcare providers, employers, insurers, community partners and public institutions to make earlier action easier, more accessible and more integrated across health, wealth, work and care."

– END –

About AIA

AIA Group Limited and its subsidiaries (collectively "AIA" or the "Group") comprise the largest independent publicly listed pan-Asian life insurance group. It has a presence in 18 markets – wholly-owned branches and subsidiaries in Mainland China, Hong Kong SAR[2], Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan (China), Vietnam, Brunei and Macau SAR[3], and a 49 per cent joint venture in India. In addition, AIA has a 24.99 per cent shareholding in China Post Life Insurance Co., Ltd.

The business that is now AIA was first established in Shanghai more than a century ago in 1919. It is a market leader in Asia (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US$345 billion as of 31 December 2025.

AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents, partners and employees across Asia, AIA serves the holders of more than 44 million individual policies and over 16 million participating members of group insurance schemes.

---

[2] *Hong Kong SAR refers to the Hong Kong Special Administrative Region.*
[3] *Macau SAR refers to the Macau Special Administrative Region.*

AIA Singapore
1 Robinson Road, AIA Tower
Singapore 048542
T : 1800 248 8000
AIA.COM.SG

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock codes "1299" for HKD counter and "81299" for RMB counter with American Depositary Receipts (Level 1) traded on the over-the-counter market under the ticker symbol "AAGIY".

Contacts:
Allison Chew
Allison-A.Chew@aia.com

Dawn Teo
Dawn-my.teo@aia.com