
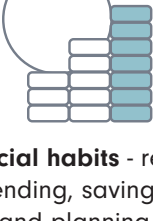


# The Fidelity Global Sentiment Survey


## Key Topics




**Wellbeing** - across finances, health, work and life.



**Financial habits** - related to spending, saving, debt and planning.




**Retirement** - timelines and planning, including sources of advice.





**Work** - desired areas of support and demand for benefits and equity plans.


19,000 adults in


16 Markets


 AUSTRALIA


 BRAZIL


 CANADA


 CHINA


 FRANCE


 GERMANY


 HONG KONG


 IRELAND


 INDIA


 ITALY


 JAPAN

 MEXICO

 NETHERLANDS

 SPAIN


 UK

 USA

## Wellbeing


### Pandemic pessimism leading to global optimism

As global markets are opening up and vaccines are rolling out, more than half of people globally report feeling optimistic about the next six months




54%

People report feeling most positive about their health, work and work/life balance




63%

felt good about health



58%


felt good about work/life balance



58%

felt good about work

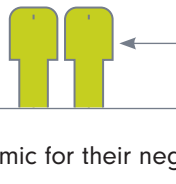
Despite optimism and positivity for the coming months, nearly a third of people globally reported feeling stressed, worried and fatigued in the past six months



32%

felt stress, worry and fatigue

Two-thirds of people who felt negative emotions cited the pandemic as the main reason for feeling this way



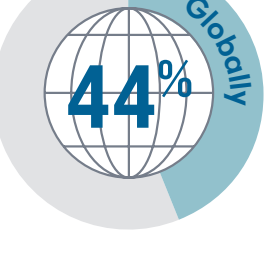
64%

blame the pandemic for their negative emotions

## Financial Habits

### There may be a mismatch between optimism and action


**Spending was mixed**



44%


People spending less than they could afford

**Savings have stayed steady**




33%

saved the same amount in the past six months




32%

saved more in the past six months



22%


saved less in the past six months



10%



have not saved anything in the last 12 months

**Debt levels remained consistent**



In the regions where borrowing has increased, stress levels around debt are also higher. In regions with lower levels of increased borrowing, stress levels around debt are lower.

**Planning - most have not changed how far in advance they plan financially**



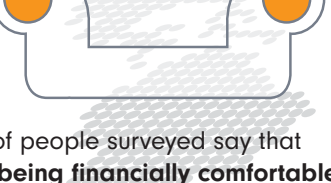
66%

of people are currently planning one year or less for their financial needs

## Retirement

### Lack of confidence and knowledge may hinder retirement goals

**Saving for retirement is a priority globally**



95%

of people surveyed say that 'being financially comfortable in retirement' is a long-term financial goal

**But around a quarter of people are not confident they will achieve their goal**



28%

**32% of women are not confident they will achieve their goal vs 24% of men**



32% vs 24%

**Many people also don't know how much they'll spend after they retire**



31%

**This rises for women to 38% and falls for men to 25%**



38%



25%

## Work

### Finding the balance is becoming increasingly important

**Support wanted from employer**



38%

Work flexibility



33%

Work/life balance



27%

Private healthcare insurance

**New benefits**



13%

of people have taken up new benefits from their company in the last six months

**29%**

of those people became more engaged in their workplace pension savings

**27%**

of those people signed up for a health and wellbeing service

**56%** no suitable benefits

Among those who have NOT taken up new benefits, over half say this is because their employer has not offered them any suitable packages

**No benefits**



29%

of people indicated their company does not provide any employee benefits

## What this could mean for employers

Employees are looking to employers for support on work flexibility, health (including mental health support) and education around retirement planning and financial guidelines.

There is a significant opportunity for employers to continue and/or expand flexible work options and other benefits, including mental health support, to drive employee engagement and productivity.

Employers are also well positioned to play a key role in boosting financial knowledge and confidence across their working population, potentially providing access to valuable information to those who need it most.

## About the Fidelity Global Sentiment Survey

The sample consisted of respondents with the following qualifying conditions: aged 20-75, either they or their partner were employed full-time or part-time and had a minimum household income of: Australia: A\$45,000 annually; China: RMB 5,000 monthly; Hong Kong: HK\$15,000 monthly; USA: US\$20,000 annually; Canada: CA\$30,000 annually; UK: £10,000 annually; Mexico: \$4,500 MXN monthly; Ireland: €20,000 annually; Germany: €20,000 annually; Netherlands: €20,000 annually; France: €20,000 annually; Italy: €15,000 annually; Spain: €15,000 annually; Japan: 3m yen annually; Brazil: R\$1,501 monthly; India: ₹55,001 annually.

The data collection, research and analysis for the above markets was completed in partnership with Opinium, a strategic insight agency. Data collection took place between July 2021 and August 2021. Reporting and analysis took place between August 2021 and October 2021.

## Important information

While guidelines and tools can be used as a guide, Fidelity still recommends that employees engage in robust planning sessions to determine their specific path toward financial wellness and retirement readiness. This information is intended to be educational and is not tailored to the investment needs of any specific investor. This information does not constitute investment advice and should not be used as the basis for any investment decision, nor should it be treated as a recommendation for any investment or action.

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