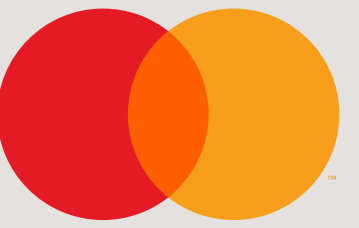


How the Affluent **Master Money** with Financial Gymnastics



Juggle to Maximize Returns



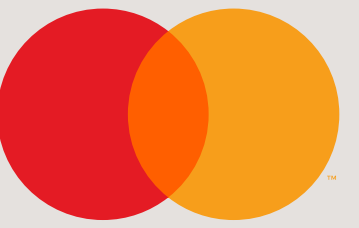
The Affluent Lifestyle

73%
like to closely manage money

48%
use Financial Gymnastics
to maximize rewards

In APAC, average **7.5**
payment methods per person

Affluent Favor Credit



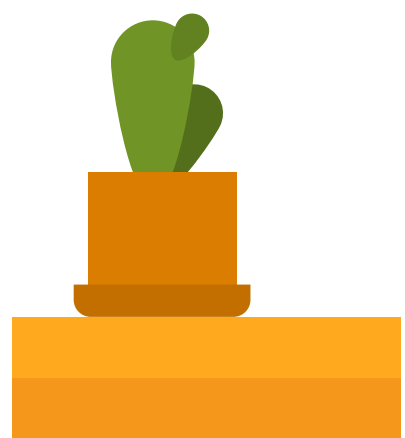
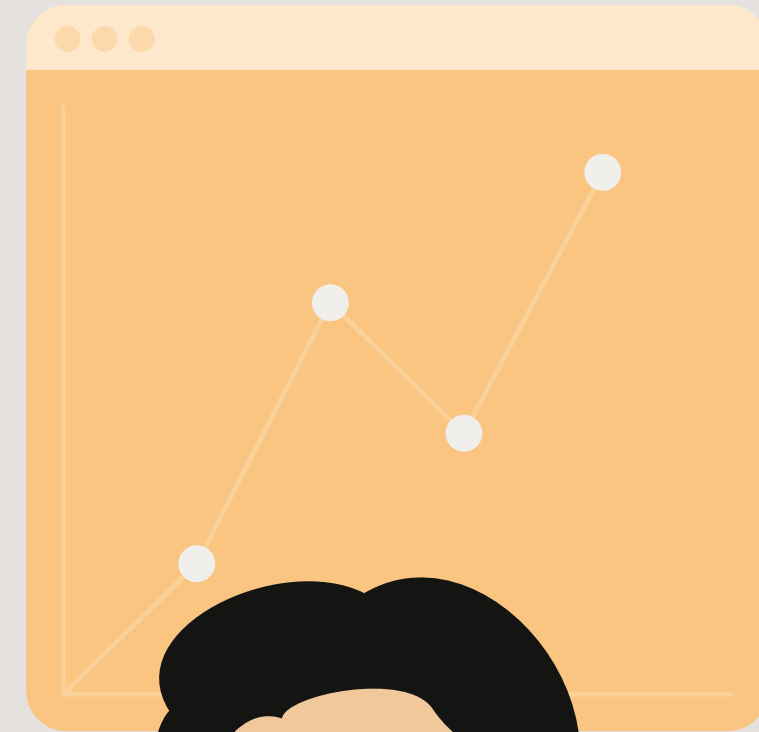
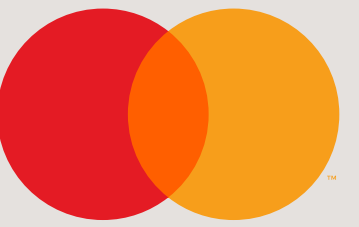
Motivations include

47%
for cashback & air miles

31%
to feel valued

27%
for purchase protection

Time is Money



Affluent vs Mass Consumers

Take risks:

45% vs. 35%



Adopt fintech early:

38% vs. 25%

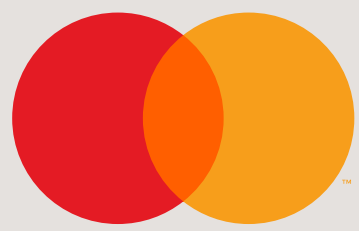


Pay more to save time:

45% vs. 37%



Leave a Legacy



Affluent Consumers

59%

value experiences > possessions

Top priorities:

1. Family
2. Live with purpose
3. Intentionality with finances

40%

more likely to build an inheritance