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## MINI RETIREMENTS EMERGING AS A NEW TREND AMONGST AFFLUENT MALAYSIANS

- *53% of affluent Malaysians intending to take a mini retirement plan to take 2-3 in their lifetime*
- *The most preferred duration for a mini retirement amongst affluent Malaysians is 1-2 years*
- *The ideal age they would like to embark on a mini retirement is at 46 years*

Mini retirements are emerging as a new trend amongst affluent Malaysians, with approximately **1 in 2 (50%) intending to take a mini retirement** with a **preferred length of 1 – 2 years**, according to HSBC's *Quality of Life: Affluent Investor Snapshot*. Affluent individuals are defined as those having investable assets of between USD100,000(RM420,800) to USD2 million(RM 8.42 million).

The survey also found that more than half or **53% of affluent Malaysians that are intending to take a mini retirement, want to take two to three mini retirements in their lifetime, and the ideal age that they would like to start taking mini retirements is at 46 years. They also ideally want to take a mini retirement once in every 7 years throughout their working career.**

A mini retirement is defined as **a career break lasting from a few months to a few years, taken to travel, spend quality time with family, pursue hobbies or develop new skills**. It is an intentional pause that differs from a sabbatical, as it typically last longer(between 6 to 12 months on average) and can lead to significant life changes such as a new career path.

In Malaysia, **77% of the affluent individuals surveyed feel that taking a mini retirement improves their quality of life**. Their top 3 motivations for taking a mini retirement are to spend quality time with family(40%), focus on individual wellbeing(36%) and to travel and explore without constraints(29%).

Commenting on the survey findings, **Linda Yip, Country Head of International Wealth and Premier Banking, HSBC Malaysia** said: "Mini retirements may be a relatively new concept in Malaysia, but it is one that is becoming more prevalent as the perception of wealth is changing. Affluent individuals no longer define success by how much of wealth they have accumulated, but by having the time and ability to live the life they truly want, and to live their wealth.

"What makes a mini retirement or multiple mini retirements feasible for the affluent is tailored financial planning, and this is an imperative part of what we do at HSBC. Our dedicated team of Relationship Managers and wealth advisors assist our Premier customers in wealth planning for the future, and this also includes bespoke financial solutions. Our comprehensive suite of wealth management products and services are tailored to the risk appetite and financial needs of customers, which includes retirement planning, and in this instance, mini retirements."

**As for the top 3 challenges to taking a mini retirement, affluent Malaysians cited financial security concerns(42%), family obligations and responsibilities(33%), and the fear of negative consequences on their career(31%). However, 71% say that they are confident in their financial planning for their mini retirement** with personal savings(55%), dividends, interest income and other capital gains(52%) as well rental income from properties(36%) cited as the top 3 income sources.

**The average intended spend for mini retirement for affluent Malaysians is USD309,000(RM1.3 million)**, which is slightly lower than the global average of USD339,800, but higher than other markets such as Australia (USD299,000) and Taiwan (USD233,000). Interestingly, **the ratio for mini retirement spending over savings needed for traditional**



**retirement for Malaysia is at 31%, indicating that affluent Malaysians are only utilising slightly more than a third of their total retirement savings to indulge in a mini retirement.** This is relatively lower than other markets surveyed such as India(93%), Indonesia (52%), United Arab Emirates (37%) and mainland China (34%).

Other key findings of the survey are as follows:

- **61% of affluent Malaysians intend to take a mini retirement in their home market(Malaysia).**
- **The top 3 destinations chosen by affluent Malaysians to take their mini retirement are Singapore (31%), Japan (25%) and Australia(21%).**

To find out more about how HSBC can assist you in your financial planning needs, visit [www.hsbc.com.my/premier](http://www.hsbc.com.my/premier).

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**Note to editors:**

**About the survey**

The Affluent Investor Snapshot 2025, a global Quality of Life special report by HSBC, delves into the investment portfolios, behaviours, and priorities of affluent individuals worldwide. Conducted in March 2025 through an online survey across 12 markets, the research captures insights from 10,797 affluent investors aged 21 to 69, each possessing investable assets ranging from USD 100,000 to USD 2million.

HSBC launched the inaugural edition of the Quality of Life report in 2023 to explore the concept of a good Quality of Life across different generation of affluent individuals and investigate the relationship between physical and mental wellness, and financial fitness.

The study was conducted by Ipsos Asia Limited.

**HSBC Malaysia**

HSBC's presence in Malaysia dates back to 1884 when the Hongkong and Shanghai Banking Corporation Limited established its first office in the country on the island of Penang, with the permission to issue currency notes. HSBC Bank Malaysia Berhad was locally incorporated in 1984 and is a wholly-owned subsidiary of The Hongkong and Shanghai Banking Corporation Limited, founding member of the HSBC Group. In 2007, HSBC Bank Malaysia Berhad was the first foreign bank to be awarded an Islamic banking subsidiary licence in Malaysia, and HSBC Amanah Malaysia Berhad was subsequently established. HSBC Malaysia offers a comprehensive range of banking and financial services including Islamic financial solutions. HSBC is one of the world's largest banking and financial services organisations and serves customers worldwide from offices in 57 countries and territories.