Sun Life

Malaysia:
Women's Wealth in Focus

When care comes first



Key findings: Malaysia

The hidden cost of care

Caregiving responsibilities have a 'triple penalty' effect for women:

80%	Say they are a barrier to improving financial security
66%	Say they affect career progression
68%	Say they limit self-care

This pressure extends to intergenerational support:

87% expect to support parents' current or future elderly care

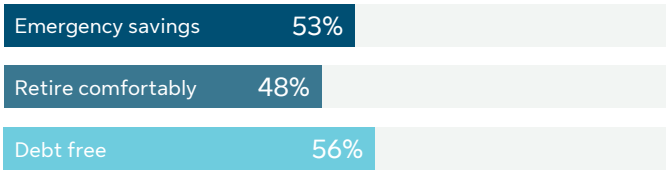
Yet only **19%** are saving **10%** (or more) of income for it

Common financial sacrifices:

76%	34%	33%
Reduce personal spending on leisure and travel	Delay retirement savings	Limit investing

Security, not status, defines success

Women prioritise being prepared, not having more:



Lower-priority goals:

31% Property ownership

7% Legacy building

Progress is visible, fragility remains:

59% say they are better off financially than their mothers

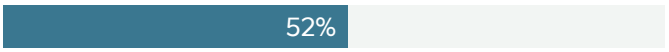
But only **10%** feel very prepared for a major unexpected financial event

Women as the household CFO

44%	42%
Manage day-to-day household spending alone	Solely responsible for long-term investments

Decision making authority is strong:

Say they have the final decision on family finances



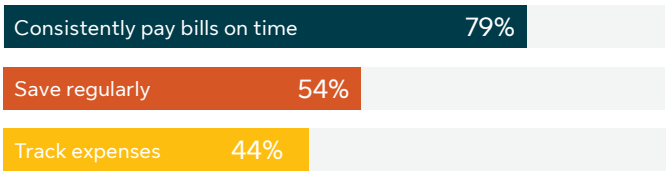
Among main breadwinners, this rises to



69% of married women report they worry more than their spouse about saving and investing

Responsibility is high. Support is underused.

Women manage the financial day-to-day with skill and confidence:



Long term decisions are harder to navigate:

13% Regularly review financial plans

25% Review insurance coverage

ONLY **8%** are currently working with a professional advisor





Mothers are more likely to have sought financial advice in the past or currently (**28%**) than those without children (**21%**).