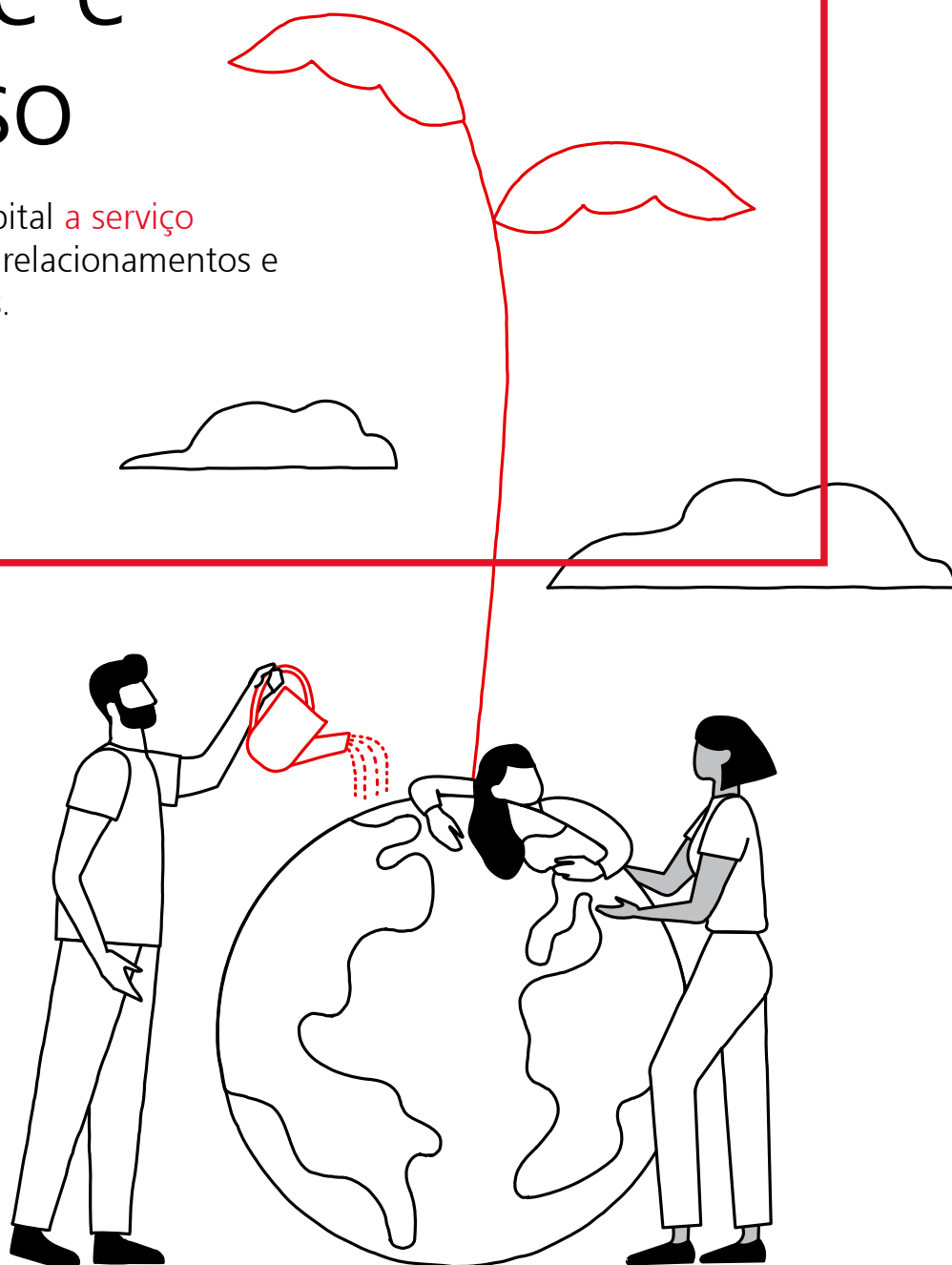


UBS Investor Watch

Global insights: O que pensam os investidores? / Junho de 2021

O que é valioso

Colocando o capital a serviço de experiências, relacionamentos e ajuda aos outros.



Um século depois da gripe espanhola e da efervecência do pós guerra nos anos 20 muitos especialistas preveem um ambiente similar pós-COVID. Embora isso possa ocorrer mais à frente, nossa pesquisa *Investor Watch* mais recente mostra que, por enquanto, os investidores estão de olho em algo mais significativo: uma busca por sentido, um senso de propósito e um desejo de contribuir mais para o mundo que os cerca.

Há um ano, em maio de 2020, a *UBS Investor Watch* fez uma pesquisa com investidores enquanto a primeira onda da pandemia estava baixando. Em nosso relatório, “Definindo um novo trajeto”, descobrimos que os investidores estavam temerosos, inseguros e reavaliando o que lhes era mais importante.

Agora, com a aceleração das vacinações, a recuperação do comércio e o afrouxamento das restrições, continuamos a ver uma repriorização das metas — e uma noção mais aguçada de que a vida é curta.

Contudo, em vez de gastos indiscriminados e celebrações frenéticas, os marcos desta recuperação pós-pandemia provavelmente serão mais comedidos — e mais significativos.

Para confirmar: muitos investidores pretendem compensar o tempo perdido, liderados por aqueles na Ásia. Quase seis em dez investidores querem se entregar a atividades que perderam enquanto estavam em isolamento, com viagens e entretenimentos no topo da lista de gastos planejados.

No entanto, algo mais está acontecendo.

Sete em dez investidores querem fazer diferença no mundo. Seis em dez dizem que a pandemia está mais espiritualizada. Quarenta por cento dizem que querem fazer parte de algo maior que eles mesmos.

Analisando mais a fundo, descobrimos que mulheres e jovens investidores foram os mais afetados pela pandemia. As mulheres estavam mais propensas do que os homens, por exemplo, a reavaliarem suas prioridades. E, por uma grande margem, investidores mais jovens valorizam fazer uma diferença no mundo (79% vs. 51% dos investidores com mais de 50).

Com essa nova perspectiva, os investidores estão mais interessados no uso do seu capital para causar mudanças. Quase metade planeja aumentar as doações de caridade em relação aos níveis pré-pandemia, com a América Latina na frente. E quase 60% estão mais interessados em investir de modo sustentável do que estavam antes da pandemia.

À medida que a recuperação mundial continua a avançar, procure não apenas hotéis e estádios para ocupar, mas também corações e mentes.

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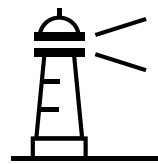
A pandemia transformou as visões de vida do investidor

A pandemia modificou os investidores de modos fundamentais. A experiência não somente incentivou a maioria dos mas investidores a reexaminar suas prioridades, também desencadeou uma busca pelo sentido na vida e no trabalho.

Em termos de vida pessoal, 68% dizem que a pandemia os fez querer encontrar seu propósito e fazer diferença no mundo. Em termos profissionais, quatro em cada dez querem encontrar um trabalho mais significativo ou se aposentar totalmente para aproveitar a vida.

As metas mudaram

% que concorda



79%

A COVID-19 me fez reavaliar o que é mais importante.

A nova mentalidade

% que dizem que a pandemia os afetou de várias maneiras



68%

Quero fazer diferença.



68%

Quero encontrar um propósito em minha vida.



58%

Fique mais religioso/ espiritualizado.



40%

Quero fazer parte de algo maior.



40%

Quero me aposentar mais cedo e aproveitar mais a vida.



38%

Quero encontrar um trabalho mais significativo.

“Precisei reavaliar o que considerava como natural. Sou agora mais grata por certas coisas, em geral.”

Suíça, mulher, 37

“Não é possível prever o futuro. Penso agora muito mais sobre o que quero que seja minha vida.”

Reino Unido, homem, 44

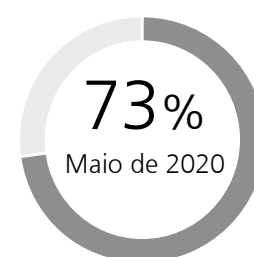
A maioria dos investidores está ávida por compensar o tempo perdido

A pandemia está acelerando algumas atitudes dos investidores e começaram a ganhar forma no ano passado — como foco na saúde e na proteção da família. Agora, os investidores estão dando ainda mais valor ao tempo. Oitenta e dois por cento dos investidores afirmam que a vida é curta, um aumento considerável em relação a maio de 2020.

Seis em cada dez investidores (57%) — encabeçados por aqueles na Ásia e na Suíça — planejam compensar as atividades que perderam enquanto estavam em isolamento. Investidores na América Latina e nos EUA estão mais cautelosos.

Só se vive uma vez

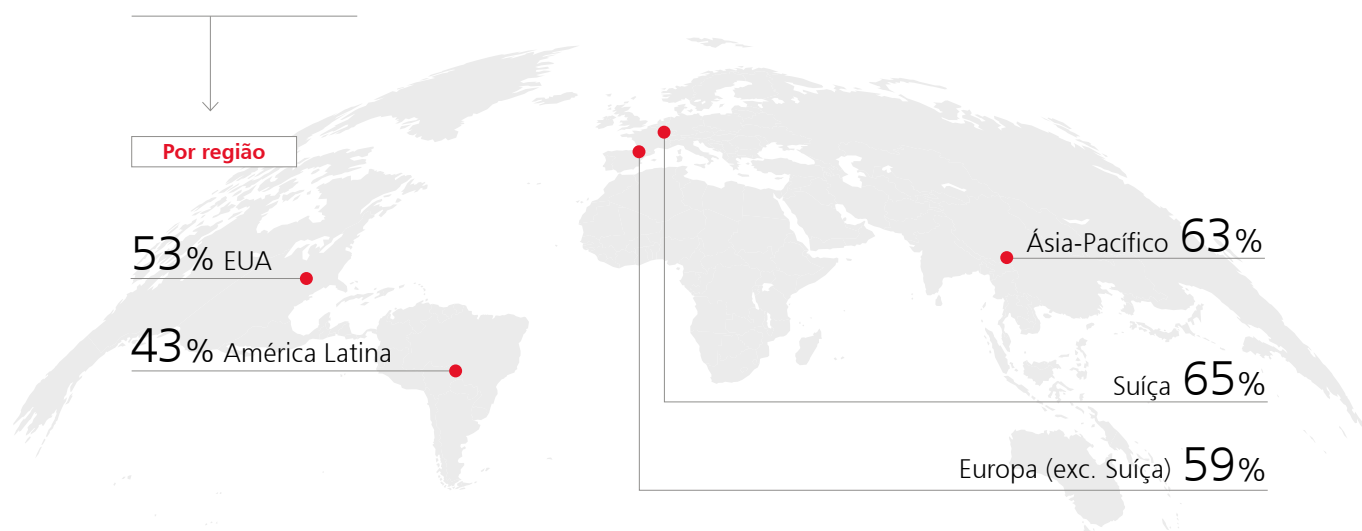
A pandemia me fez perceber que a vida é curta.



A maioria dos investidores está pronta para ressocializar

57%

Planejo compensar o tempo perdido e fazer as coisas de que mais sinto falta.



“Há muitas coisas que quero fazer antes de morrer. Agora, que o tempo está mais curto do que antes é natural querer compensar isso.”
Japão, mulher, 45

“A vida não é eterna. Começamos a entender que o tempo é crucial e que precisamos aproveitar ao máximo o tempo disponível.”
México, homem, 35

2

Com novas perspectivas, os investidores buscam ajudar os outros ...

Saindo da pandemia com o patrimônio amplamente intacto, os investidores são gratos pelo que possuem — contudo, dois terços se sentem culpados pela própria prosperidade.

Talvez, então, não seja surpreendente que quase metade dos investidores (45%) preveja aumentar duas doações de caridade em relação aos níveis pré-pandemia, enquanto 38% as manterão.

Os investidores foram deixados com sentimentos conflituosos

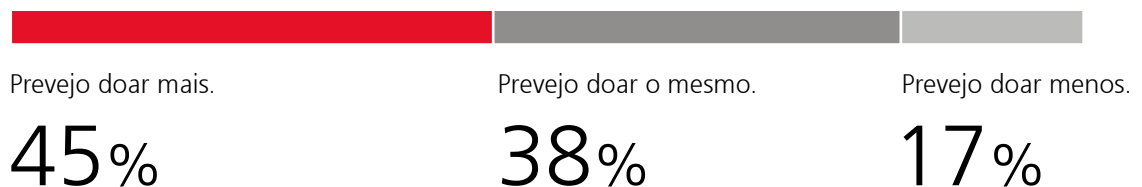
% que concorda que a COVID-19 os fez sentir cada um destes

93% Sinto-me mais grato pelo que possuo.

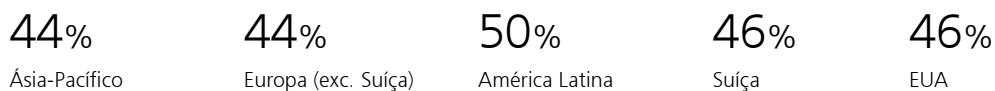
66% Sinto-me culpado por ser mais afortunado que muitas outras pessoas.

Previsão de que as doações aumentem

Atividades de doação de caridade previstas em comparação a antes da pandemia



Por região



“Sinto-me mais afortunada que a maioria. Isso faz com que eu me sinta culpada.”
EUA, mulher, 55

“A COVID expôs que muitas pessoas precisam de ajuda e apoio. Fico feliz em doar.”
Singapura, homem, 39

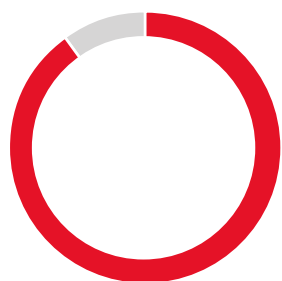
... e usam seu capital para estimular a mudança

Os investidores reconhecem seu capital como um modo de fazer a diferença no mundo. Noventa por cento deles dizem que a pandemia os fez querer alinhar seus investimentos com seus valores.

Seis a cada dez investidores (59%), liderados pela Ásia, estão mais interessados em investimentos sustentáveis do que estavam antes da pandemia.

Forte interesse em investimento baseado em valores

% que concorda



90%

Quero alinhar meus investimentos com meus valores.

Investimentos sustentáveis vêm na frente



59%

Estou mais interessado em investimentos sustentáveis como resultado da COVID-19.



Por região

70%

Ásia-Pacífico

55%

Europa (exc. Suíça)

63%

América Latina

44%

Suíça

51%

EUA

“Os investimentos sustentáveis não são mais uma tendência, estão se tornando fundamentais.”

México, mulher, 60

“Quero deixar esse mundo melhor do que eu o encontrei. É a coisa certa a fazer. É por isso que consideraria investimentos sustentáveis.”

Emirados Árabes Unidos, homem, 43

3

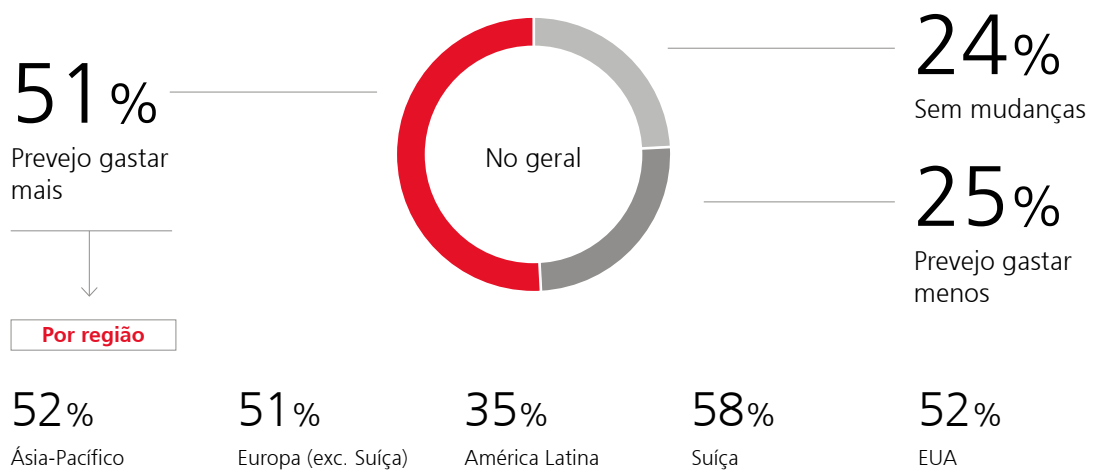
À medida que a vida normaliza, a maioria dos investidores planeja gastar até mesmo mais do que antes da COVID-19 ...

As limitações prolongadas sobre tudo, de refeições a deslocamento, reduziram drasticamente os gastos discricionários. Como resultado, sete em cada dez investidores (72%) conseguiram economizar mais.

Agora, metade dos investidores planeja gastar até mais do que gastava antes da pandemia. Um quarto voltará aos níveis de gastos pré-pandemia. Somente 25% pretendem gastar menos do que antes.

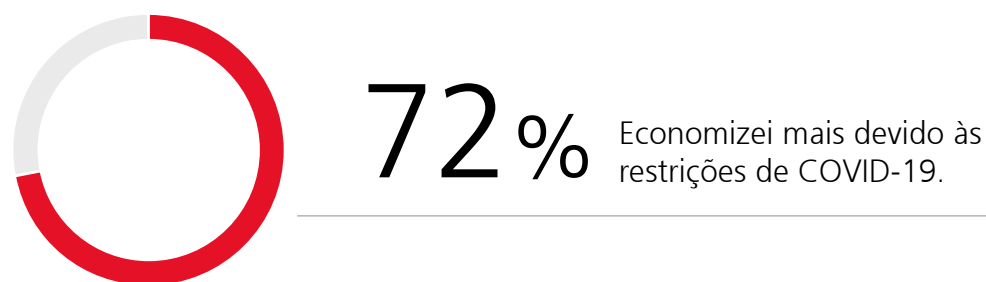
A maioria manterá ou aumentará os gastos em relação à pré-pandemia

Mudança esperada em gastos discricionários em comparação a antes da pandemia



Investidores se beneficiam da maior poupança

% que concorda



“Gastamos muito menos em viagens, combustível, vestuário, etc. e agora temos um excedente todos os meses.”
EUA, homem, 69

“Assim que eu puder, vou começar a gastar mais.”
Brasil, mulher, 60

... e vão direcionar tempo e dinheiro a experiências de vida

Três quartos dos investidores (77%) dizem que a pandemia cimentou a crença de que as experiências de vida são mais importantes do que bens materiais.

À medida que as restrições continuam a afrouxar, os investidores gastarão mais do seu tempo e dinheiro em viagens, refeições e entretenimento.

Investidores priorizam experiências às posses

% que concorda



77%

Acredito que as experiências de vida são mais importantes do que coisas materiais.

Investidores propensos a gastar mais em atividades sociais

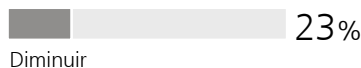
% dos investidores que esperam mudar os gastos



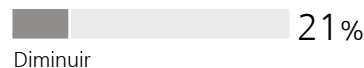
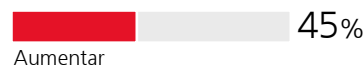
Viagens/Férias



Refeições fora de casa



Esportes/Entretenimento



“A pandemia nos fez refletir sobre no que queremos de fato manter o foco.”

México, mulher, 58

“Estou pronto para fazer mais do que era ‘normal’ antes: viajar e ir a restaurantes com amigos e familiares.”

Itália, homem, 52

Foco geracional

Uma divisão geracional veio à tona com a pandemia

A pandemia mudou a mentalidade de investidores mais jovens muito mais do que de investidores mais velhos. Por exemplo, cerca de 80% dos investidores mais jovens querem fazer a diferença no mundo em comparação a somente metade dos investidores com mais de 50.

Dando continuidade, 52% dos investidores mais jovens pretendem aumentar suas doações de caridade em relação aos níveis pré-pandemia, em comparação a 35% dos investidores mais velhos.

Investidores mais jovens são mais reflexivos que investidores mais velhos...

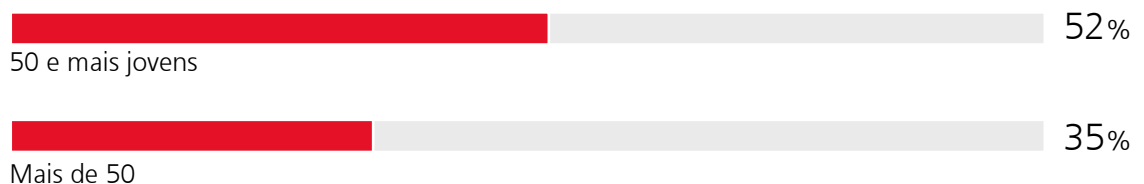
% que concorda que a pandemia os afetou de várias maneiras

	50 e mais jovens	Mais de 50
Me fez querer fazer uma diferença no mundo.	79%	51%
Faz com que eu me sinta culpado.	78%	47%
Me fez mais religioso/espiritualizado.	69%	38%

... e eles estão aumentando as atividades de doação de caridade

Atividades de doação de caridade previstas em comparação a antes da pandemia

Prevejo doar mais.



Investidores mais jovens estão ávidos por recomendações

% de grande interesse em cada devido à COVID-19

	50 e mais jovens	Mais de 50
Oportunidades de investimento	78%	53%
Opções de investimento sustentável	76%	37%
Desenvolver/atualizar um plano financeiro abrangente	74%	40%

Foco no gênero

As mulheres lideram a mudança decorrente da pandemia

Mais mulheres do que homens afirmam que a pandemia despertou a introspecção. Oitenta e quatro por cento das mulheres reavaliaram suas metas em comparação a 76% dos homens.

Financeiramente, as mulheres estão mais propensas que os homens a retribuir. Mais da metade (51%) das mulheres prevê aumentar suas atividades de doação de caridade em comparação a 42% dos homens.

As mulheres estão mais introspectivas que os homens, como resultado da pandemia ...

% que concorda que a pandemia os afetou de várias maneiras

Me fez reavaliar o que é mais importante para mim



84%



76%

Me fez querer fazer uma diferença no mundo

75%

65%

Quero me aposentar mais cedo e aproveitar a vida

45%

37%

... e elas estão aumentando as atividades de doação de caridade

Atividades de doação de caridade previstas em comparação a antes da pandemia



51% Prevejo doar mais.

vs.



42% Prevejo doar mais.

Recomendações de planejamento, de investimento sustentável são mais importantes para mulheres

% de grande interesse em cada devido à COVID-19

Oportunidades de investimento



72%



67%

Desenvolver/atualizar um plano financeiro abrangente

69%

57%

Opções de investimento sustentável

69%

56%

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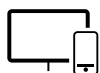
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