

Review Form 3

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_119808
Title of the Manuscript:	Analysis of Optimizing the Allocation of Chinese Family Pension Financial Assets
Type of the Article	RESEARCH PAPER

General guideline for Peer Review process:

This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty**', provided the manuscript is scientifically robust and technically sound. To know the complete guideline for Peer Review process, reviewers are requested to visit this link:

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PART 1: Review Comments

Compulsory REVISION comments	Reviewer's comment	Author's Feedback (Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
Please write few sentences regarding the importance this manuscript for scientific community. Why do you like (or dislike) this manuscript? Minimum 3-4 sentences may be required for this part.	<i>This research is quite good because it relates to the importance of the topic of financial literacy for preparation for retirement age. Several reasons for the research have been explained in the introductory chapter. Then we also discuss the special conditions in China which are experiencing an increasing population of the older generation which is clearly urgent to use as a basis for the author's argument.</i>	
Is the title of the article suitable? (If not please suggest an alternative title)	<i>Oka</i>	
Is the abstract of the article comprehensive? Do you suggest addition (or deletion) of some points in this section? Please write your suggestions here.	<i>Okay but it would be better to highlight the abstract elements, namely the research issue, main objectives, research contribution, main research model, important results and main implications for academics and practice.</i>	
Are subsections and structure of the manuscript appropriate?	<i>It's okay, but it's better not to need so many pointers in the introductory chapter. The research methods chapter still does not yet explain the details of its contents, for example population and sample as well as the analytical methods used.</i>	
Please write few sentences regarding the scientific correctness of this manuscript. Why do think that this manuscript is scientifically robust and technically sound? Minimum 3-4 sentences may be required for this part.	<i>The results of the research have provided answers to the research problems, namely the increase in insurance participation, age, risk appetite and health level which are significant in asset allocation as measured by the sharp ratio. However, the variable that has emerged in my opinion, namely health insurance participation, is not even significant. The author needs to elaborate more on this in terms of concepts and research methods.</i>	
Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form. =	<i>The number of references must be increased to a minimum of 30 items and Mendeley or a similar reference management application must be used.</i>	
Minor REVISION comments		
Is language/English quality of the article suitable for scholarly communications?	<i>Adequate</i>	
Optional/General comments	-	

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PART 2:

	Reviewer's comment	Author's comment <i>(if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
Are there ethical issues in this manuscript?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

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