SPEAKER PROFILE

Natalie Cade, Founder, China IQ



China's economy is undergoing profound change. Policy priorities are shifting, innovation is reshaping industries and consumer habits are evolving. Demographic headwinds, structural challenges and cautious consumers complicate the outlook. Understanding how these forces interact is key to identifying the risks and opportunities ahead.

Natalie Cade is a former Managing Director at UBS Investment Bank with decades of experience helping institutional investors and business leaders better understand China's economy and its consumers.

Natalie founded China IQ in 2025 to provide independent insights into China's consumer economy, policy landscape and the long-term structural trends shaping its future. She closely follows shifts in Chinese consumer sentiment and behaviour, unpacks policy developments from stimulus measures to structural reforms and connects longer-term trends - including population ageing and the rise of single-person households - to market risks and opportunities. Through tailored briefings, strategic advice and immersive trips, she combines first-hand, on-the-ground perspectives with a longer-term view of China's changing economy.

At UBS, Natalie created and led the China 360 team, combining thematic research with investor tours across China's megacities and lower-tier markets. Previously she held senior research roles at CLSA, advised multinationals on China strategy, and worked on UK-China policy exchange early in her career. Over the years, she has developed a deep understanding of Chinese consumers and businesses through extensive research, travel and conversations on the ground. She has briefed thousands of investors globally. Natalie started learning Mandarin as a teenager. She first visited China in 1992, moved to Beijing in 2005 and now calls Hong Kong home.

Why Work with Natalie

- 25+ years of China engagement including 15 years living in Beijing; Mandarin speaker
- Former MD at UBS, ex-CLSA; frequent speaker/moderator at investor/corporate events
- Balanced perspective, bringing clarity and context to China discussions

> *"Thank you for your authoritative comments and answers. You could see that you mesmerised our guests, and your candid engagement was much appreciated." – Pierre Cohade, Chairman IMA China*

Topics, Formats & How to Book

- **Topics:** China's consumption transition| China 2030 | household habits & brand preferences | labour & property | demographics | urbanisation | structural reforms *More details overleaf*
- **Formats**: Executive Briefings | Presentations | Panels | Fireside Chats | Moderation
- **Audiences:** C-suite | Strategy Units | Family Offices | Investment Teams | Boards
- **Fees**: On request. Travel/hotel costs additional for in-person events outside Hong Kong.
- **Get in touch**: contact@nataliecade.me; www.linkedin.com/in/natalie-cade; www.nataliecade.me

Natalie Cade – Sample Topics

Natalie delivers practical insights into China's consumer sentiment and behaviour, policy priorities, economic reforms and emerging trends, drawing on recent data and frequent visits across China. Designed for investors and business leaders – tailored to your needs.

China IQ: What Now, What Next

Analysis of recent trends and a look ahead

Drawing on recent data trends, policy moves and conversations across China, Natalie unpacks how sentiment is trending across households and businesses, how policies are playing out on the ground, and what to expect in the months and years ahead.

You'll walk away with:

> A real-time readout on developments across China's economic and consumption landscape

> Insights into accelerating, slowing and shifting trends, city-tier dynamics, and brand power

> How policy is trying to steer behaviour; what's really changing (or not); and the signals to watch for

Hukou Reform: A Closer Look

Spotlight on a key policy priority

China's hukou system still constrains mobility and consumption, but the impact is uneven across regions – and the reality more complex than the headline narrative. Natalie has tracked related policy developments for years and in this talk explores where reforms are advancing, where to look for early signals and the implications of potential policy changes for millions of migrant workers.

You'll walk away with:

> An understanding of what reforms are happening, and where

> How these changes could affect labour mobility, property markets and household spending

China's Demographics: Singles to Seniors

Implications for demand, work and growth

China's population is ageing, shrinking, and increasingly single — with profound implications for consumption, technology, business and society. Informed by her years' analysing diverse age groups in China, Natalie connects these shifts to sector and policy trends unfolding right now and set to shape the future.

You'll walk away with:

> A breakdown of China's key demographic shifts, related risks and opportunities

> Insights into how policy is responding, where the gaps are, and what it all means for key sectors

Get in touch: contact@nataliecade.me; www.linkedin.com/in/natalie-cade; www.nataliecade.me