



Private Wealth Planning

Maximize your financial potential

Chart the best course to reach your family's goals

When it comes to growing, preserving and transitioning wealth, it's important to have a strong, tailored plan. A sound plan helps guide your financial decisions and gives you peace of mind that the choices made are right for you.

A comprehensive plan

HSBC understands that some families have complex financial needs, and that every family's situation is unique. When you share needs, concerns and hopes for tomorrow with one of our professional HSBC Wealth Planners, the outcome is a comprehensive path forward, designed specifically to meet your personal and financial goals.

A coordinated effort

To create the customized strategies needed to optimize wealth today and for generations to come, your Wealth Planner will work in close partnership with you, your HSBC Premier Relationship Manager and/or your Investment Counsellor. Depending on your unique needs, the wealth plan developed will encompass any or all of the following:

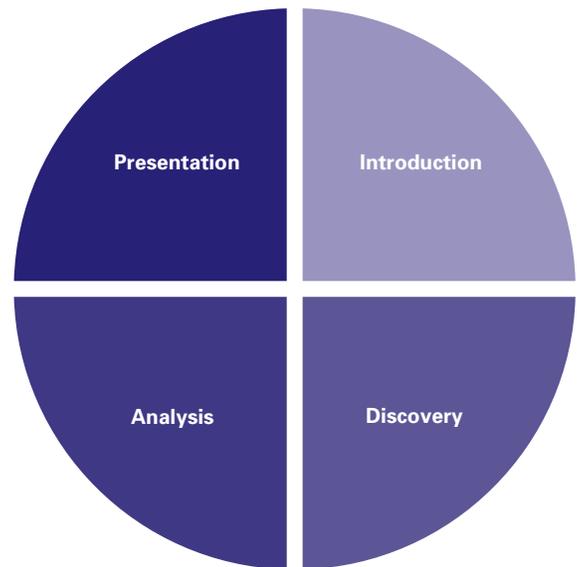
- **Financial and retirement planning** – Receive expert guidance on every aspect of growing and enjoying wealth. You'll know you're on track for a financially-secure retirement, or you'll have a plan to get there.
- **Risk and protection** – Identify areas in which you can benefit from having wealth preservation strategies in place.
- **Cash flow optimization** – Ensure you have needed liquidity for today's needs, balanced with the achievement of longer-term goals.
- **Philanthropic planning** – Discover how best to support the issues and organizations that are meaningful to you.
- **Business transition planning** – Receive guidance on creating and implementing a plan that assures the long-term success of your business when you're ready to move to the next phase of your life.
- **Education planning** – Understand the anticipated future costs of your child's or grandchild's education, and your options for bridging any funding gaps.
- **Estate and legacy planning** – Plan for an efficient and financially beneficial transfer of assets, according to your wishes.



A disciplined approach

To create your customized wealth plan, your Wealth Planner follows a comprehensive five-step approach:

- **Step One: Introduction**
You will meet with your Wealth Planner and learn how they will work with you to help you accomplish your objectives.
- **Step Two: Discovery**
Your Wealth Planner takes the time to acquire an even more in-depth appreciation of you and your family, and your expectations and hopes for the future.
- **Step Three: Analysis**
Equipped with an understanding of where you envision yourself, your Wealth Planner uses this insight to plot a course and determine the decisions that will need to be made to get you there. Modeling software is used to illustrate and compare the long-term potential outcomes of various options.
- **Step Four: Presentation**
Your Wealth Planner will walk you through the recommended strategies solutions and options, and will work with you to put a plan in place that you agree with.



Leverage HSBC's global reach

HSBC's on-the-ground expertise in major financial centres around the world and access to the tools needed to manage and enhance wealth, uniquely places our wealth planning professionals to help realize your financial potential and desired legacy.

If you have interests or connections outside of Canada, you will also benefit from our extensive experience working with individuals, families and business owners with similar circumstances.

Visit an HSBC branch or contact your HSBC Premier Relationship Manager or Investment Counsellor to arrange a meeting with an HSBC Wealth Planner today.

Private Wealth Planning services are offered through HSBC Private Wealth Services (Canada) Inc. (**HPWS, us, we, our**), a subsidiary of HSBC Bank Canada. Although our Wealth Planners may be located in the same branch or office as HSBC Bank Canada or another of its subsidiaries, HPWS is a separate legal entity. We and HSBC Bank Canada are members of a group of related companies known as the HSBC Group.

Private Wealth Planning services are offered to HSBC clients primarily by the preparation and delivery of a personally tailored wealth plan ("Wealth Plan") prepared by a qualified private Wealth Planner. We prepare Wealth Plans based solely on the financial and personal information clients provide to us, without taking any steps to independently verify the accuracy or completeness of that information. We do not monitor the implementation or ongoing appropriateness of the suggested strategies described in any Wealth Plan or any announced or actual changes in law, regulations or policy that may impact a Wealth Plan.

Projections in Wealth Plans are based on certain assumptions, which may turn out to not be accurate, applicable or reflective of the client's real life experience. The use of any historical rates of return, inflation, and taxation should not be relied upon, as past performance is not indicative of future performance. Wealth Plans may include general information on certain tax, legal, investment, insurance and estate planning topics, however they should not be relied on for professional advice or as a personalized tax and estate planning service. A Wealth Planner may introduce clients to individuals within HSBC who can assist with certain investment strategies; however, clients are solely responsible for engaging their own qualified professional advisors, as necessary, before making any decisions about the suggested strategies in a Wealth Plan.

Issued by HSBC Private Wealth Services (Canada) Inc.

BA#P2006007 30062021