


# Investing with HSBC Expat





# Introduction

- ◆ HSBC Expat can look after your savings and investment needs allowing you to live a more fulfilling life.
  - ◆ Managing the rising cost of living, the challenges from inflation, saving for retirement and ensuring you can afford adequate healthcare in later life are all major concerns.
  - ◆ As your wealth grows these challenges increase, leaving you in need of a central point of contact with global reach and expertise in managing personal finances across borders.
  - ◆ You need to be sure you have the necessary finances to meet everyday goals and longer-term life objectives, ensuring you and your family can enjoy every opportunity.
  - ◆ Our global connectivity ensures we can work with you to support your international needs.
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- A photograph of a woman and a small dog resting in a red hammock. The woman is wearing a white knitted hat and a patterned scarf, and the dog is a small, brown and white breed. They are both looking towards the camera. The background is blurred, showing green foliage and a bright light source.
- ◆ Our dedicated Relationship Managers focus on providing personalised service – and we are only a click away.
  - ◆ Our digital offering means you have access to all your finances in one place, making it simple to keep on top of your savings and investments.

# A dedicated team to support your goals



We offer tailored, personalised services that aim to help investors irrespective of where you are on your financial journey.



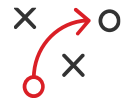
Everyone's goals and aims are different, as is their investment expertise, so whether you are new to wealth management or an experienced investor, we can work with you.



Your dedicated Relationship Manager starts by understanding your wealth needs and through our strategic financial planning process they will assess your starting point against your end goals.



We will provide recommendations based on your risk appetite to utilise the available solutions to help you meet your financial goals.



You can choose investments based on our recommendations, take an active role in your investment activities or manage your own investment portfolio through our digital platform.



We offer advice on a range of products and product providers following insight from HSBC's Chief Investment Office team.

**Please remember the value of investments can fall as well as rise and you may not get back what you invested.**

## Investing with HSBC Expat

# A comprehensive service

We approach each relationship with care and consideration.

As your trusted adviser, we harness the capabilities across HSBC to amplify the impact of your wealth.



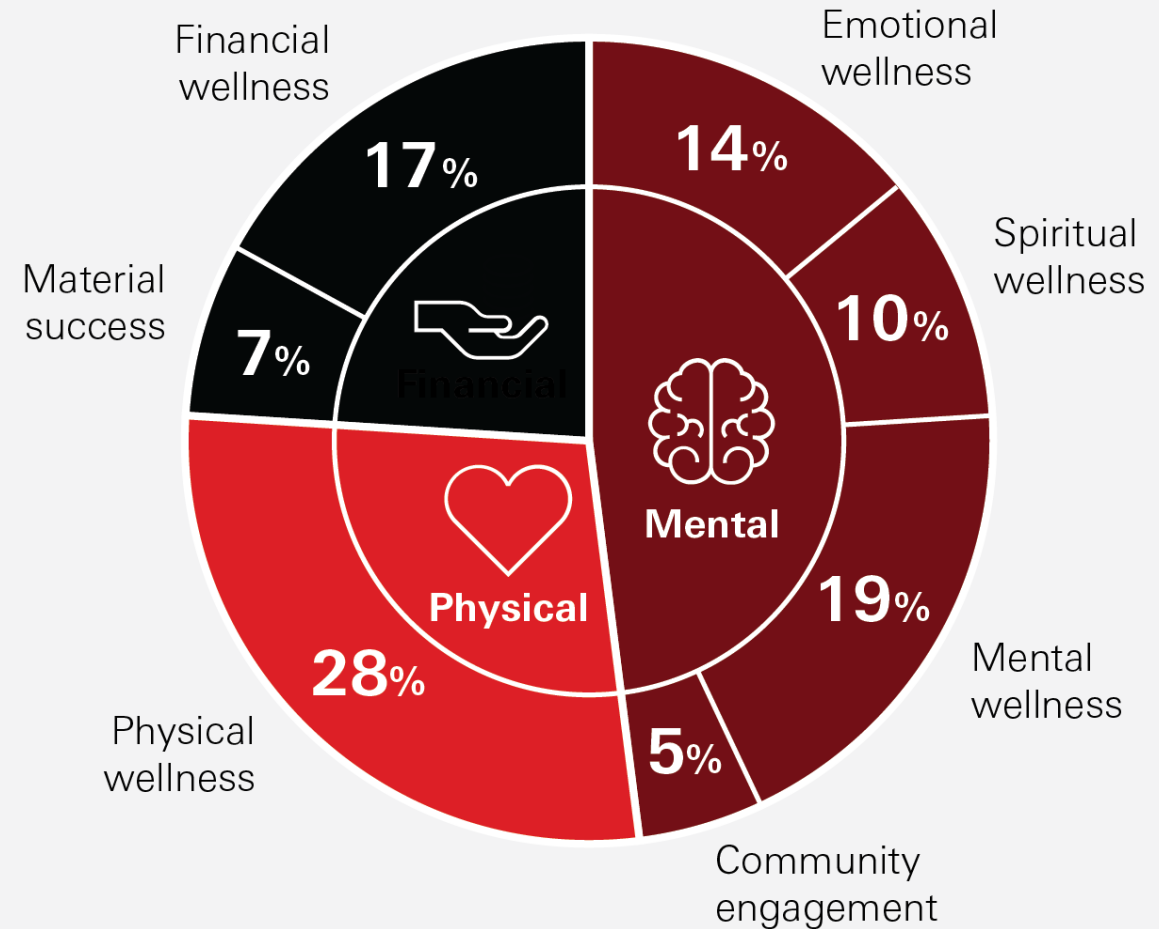
# Why should I invest

Investing for the long-term, aim for at least 5 years, could help you to be able to provide for life's most important events.

We understand that you need to manage different financial demands from higher healthcare costs, saving for retirement and paying for your children's education.

### What is Quality of Life?

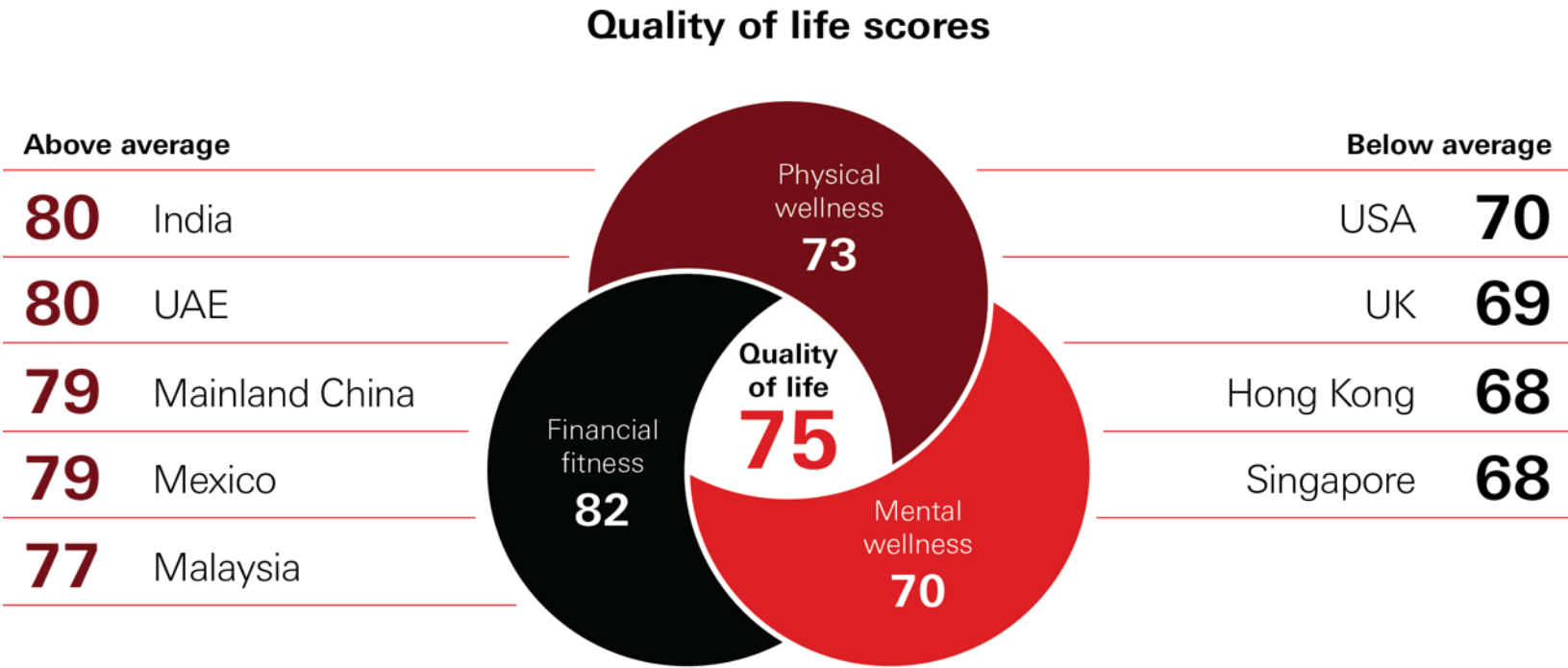
Quality of Life is a concept that includes dimensions such as physical wellness, mental and emotional wellness and financial fitness.



# Why should I invest

Should the unexpected happen, you need to be safe in the knowledge that your portfolio could withstand any financial surprises.

We can help you put your cash to work to aim to give you the best chance of staying on track. Please remember the value of investments can fall as well as rise and you may not get back what you invested.



## Quality of Life Index by market

HSBC measured Quality of Life in 9 markets based on physical, mental and financial factors. The average Quality of Life Index across the 9 markets is 75. See how the markets break down above.

## Investing with HSBC Expat

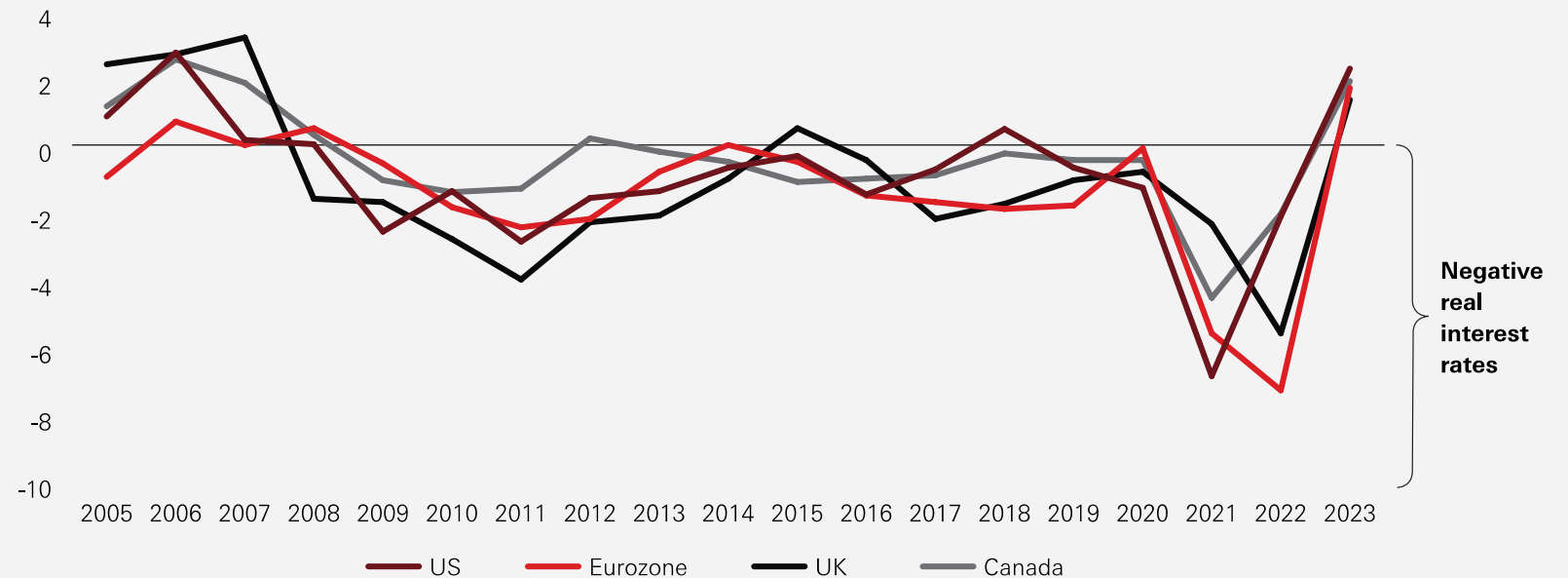
# Macro-economic reason to invest

Higher energy costs, labour shortages and supply-chain issues have led to some of the highest inflation rates in decades for markets such as the US, UK and Europe.

In current economic conditions, uninvested cash held in an account is struggling to beat inflation. Investing in a globally diversified range of asset classes can help manage inflation risk and aim to improve your overall portfolio performance.

We know that savers and investors worry that rising inflation can eat into their savings and investments. We can help you manage this risk and support your aims and financial goals. Please remember the value of investments can fall as well as rise and you may not get back what you invested. Past performance isn't always a reliable indicator of future performance.

## Real interest rates around the world



Source: Bloomberg, HSBC Asset Management, data as of 31 December 2023. Calculated using average CPI for the year and year-end central bank/base rate.



# How we can help you

We have multiple solutions designed to suit the level of support you need. From wanting to grow your wealth to saving for the long-term, or whether you just want to be financially prepared for the unexpected, our global team works with you to aim to meet your investment objectives.



**Global based planning** – Whether you're thinking about exiting your business and want to pass your wealth to the next generation, or you are saving for the long-term, we offer advice across key financial planning need areas making an in-depth assessment of your needs before offering recommendations to help you fulfil your personal goals.

**Investment only advice** – For simpler investment needs, we offer advice on how to put your cash to work. We will assess your areas of interests and your goals before making recommendations to keep you on track.

**Protection advice** – When the unexpected happens and you need to protect yourself or your family, we will make recommendations on how to make the best financial choices.

**Invest on your own** – If you are starting out with a small lump sum or plan to make regular investments and want to take your own decisions, our advanced digital platform allows you to invest in a range of products to suit you.

**Execution only guided** – If you only need guidance with your investments rather than our advice, our execution only guided service highlights products that meet your preferences across a range of asset classes and geographies.

Eligibility criteria and advice fees apply. Please remember the value of investments can fall as well as rise and you may not get back what you invested. We offer advice on a certain range of products and product providers following insight from HSBC's Chief Investment Office team.



## Investing with HSBC Expat

# Helping expats

If your family or personal finances are based in multiple countries, you know the importance of international connectivity. The range of global solutions from HSBC and third-party providers that could meet your needs include:



**World Selection** investment portfolios offer peace of mind that your investments will be professionally monitored by our team of qualified investment professionals to make sure they stay at the risk level you've chosen.



**Single Asset Funds** are run by dedicated market specialists, and a global team of investment experts who are focused on helping you achieve the best possible results.



Access to the **HSBC Chief Investment Office** views to aid in personalised recommendations related to market sentiment and trends.



# Fee structure

This page summarises our fee structure as of 2<sup>nd</sup> March 2024. This is a high-level summary for information purposes only. You must consult the contractual documentation for full details of the fees and charges which will be payable.

Service	Investment Value	Fee
Goal Based & Investment Only	Up to GBP 499,999/ EUR 599,999/ USD 749,999	3% Advice and Implementation Fee Or 2% Advice and Implementation Fee for any fixed income funds implemented.
	GBP 500,000/ EUR 600,000/ USD 750,000 and above	1.5% Advice and Implementation Fee Or 1% Advice and Implementation Fee for any fixed income funds implemented
	Regular contributions up to GBP 1,670 per month / EUR 1,870per month / USD 2,100 per month	GBP 595/EUR 650/USD 750 Fixed Fee
	Regular contributions over GBP 1,670 per month / EUR 1,870per month / USD 2,100 per month	3% of total contributions to be invested in the first 12 months Or 2% of total contributions to be invested in first 12 months into any fixed income funds.
Self-directed Execution only	GBP/EUR/USD 1,000	1% of investment amount implemented. This includes Regular contributions with 1% being taken from each premium
Execution only guided	GBP/EUR/USD 1,000	Up to 2% of investment amount implemented

**Protection Advice fees:** If we make a protection recommendation and you choose to implement our advice, commission will be payable. We will receive commission from the insurance company providing the protection product. We will tell you how much commission will be payable before the protection product is implemented for you.

**Additional fees:** Separate to our service costs detailed above, any investment into mutual funds could carry additional fees which vary from product to product. Any additional fees will be disclosed in full within your Financial Planning Report for our Advisory services and disclosed to you directly for execution only services.

“Thank you for considering HSBC to support your investment journey. Increasingly, our clients are taking a more holistic view of their well-being. We see a strong link between physical and mental wellness, and financial fitness where all three dimensions are interconnected and improvements in all three will drive an overall improvement in Quality of Life.”

**Philip Kurtenbach,**

Head of Investments and Wealth Solutions,  
HSBC Expat





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Remember, the value of investments is not guaranteed - you may not get back the amount you invested, and any income received from them can fall as well as rise. This could also result from changes in currency exchange rates, particularly where overseas securities are held or where investments are converted from one currency to another. We always recommend that any investments should be considered as medium to long-term holdings of least 5 years.

Economies in emerging markets generally are heavily dependent upon international trade and, accordingly, have been and may continue to be affected adversely by trade barriers, exchange controls, managed adjustments in relative currency values and other protectionist measures imposed or negotiated by the countries with which they trade.  
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Thank you

