Introduction

Thank you for using the HSBC Premier Financial Advice Service.

In this report I’ll:

* explain my recommendations and why my advice is right for you
* confirm the costs and charges
* let you know of any risks, implications and other important information
* outline the next steps.

You should read this report together with the other documents I’ve provided. You can find a list of these later in the report.

My recommendations and advice cover your needs in the following financial planning areas:

Only delete areas that don’t apply eg where there is evidently no need in the area.

* Protecting you and your family
* Retirement planning
* Managing and growing your wealth
* Passing on your wealth