Risks and implications

As well as any risks and implications already mentioned, you need to consider the following:

Include all that apply - check carefully and delete any that don’t apply

Only include for ‘Supporting vulnerable customers requiring care’ cases where there are no care costs or customer has a progressive illness

* I explained that HSBC doesn’t provide advice to cover the costs associated with long term care. Therefore, my advice is based on my understanding that you don’t have a current need to fund care or essential living costs. You’re aware that if your circumstances change and you need to fund these costs in the future, we may not be able to provide you with further advice.

Only include for ‘Supporting vulnerable customers requiring care’ cases where the costs or care and essential living are met from a guaranteed source

* I explained that HSBC doesn’t provide advice to cover the costs associated with long term care. My advice is based on my understanding that you don’t need advice to fund your care and essential living costs, as these are being paid for from a guaranteed source of income. You’re aware that if your circumstances change and you need to fund further costs in the future, we may not be able to provide you with further advice.
* Delays in implementing my recommendations may impact the suitability of my advice.
* Joint review declined My advice might have been different if we’d carried out a joint review with INSERT\_2.
* The quoted premiums are subject to an assessment of your health and medical history. This could result in higher premiums or your application being declined. The cover won’t start until this is complete.
* If your circumstances or feelings about risk change in future, the recommended investment(s) may become unsuitable for you.
* There may be specific risks relating to the recommended account(s) and fund(s). Please refer to the product documents for details.
* Relying on employer benefits has the following potential drawbacks:
  + it may not be available at the same level or for the same duration as your need
  + if you change jobs, are made redundant or your employer alters your benefits package your cover may be lost or reduced
  + if the cover is lost or reduced in future, you may be unable to obtain alternative cover due to your age, health or the increased costs.
* Leaving UK As you’re unsure whether you’ll stay in the UK, I made you aware of the implications if you move abroad. In particular, you wouldn’t be eligible for further advice on your investments. INSERT\_3