HSBC Onshore Investment Bond

Financial planning flexibility, with expert support

Whether used as a pure investment, for retirement or inheritance planning, our Onshore Investment Bond offers a valuable tax-effective opportunity for you and your clients.

As with other investment products, your clients can invest a lump sum and pay additional premiums into a wide range of funds. However, an Onshore Investment Bond is classified as a life insurance policy and so provides additional income tax deferral and withdrawal benefits.

The HSBC Onshore Investment Bond* offers:

- Access to an investment choice of over **3,800 funds** from more than **200 fund** managers
- **Simple and transparent reporting**
- **A competitive charging structure**
- The **flexibility to divide** the bond into **multiple policies** and **switch assets within** it without charge
- Up to **5% tax-deferred withdrawals** each year
- **Inheritance Tax** planning opportunities

* Our Bond is not designed for non-UK taxpayers, non-UK residents or short-term (less than 5 years) investors. The value of investments can fall as well as rise and your client may not get back what they invested. For some investments this can also happen as a result of exchange rate fluctuations as shares and funds may have an exposure to overseas markets. HSBC Life (UK) Limited cannot be held responsible for the investment performance of your client's Bond. The value of any tax benefits described depends on your client's individual circumstances. Tax rules and rates may change in the future. HSBC Life (UK) Limited cannot be held responsible for any future changes in legislation.

HSBC Life

Together we thrive

You're there for them. We're here for you.

At HSBC Life, we aim to connect you to opportunities that will help your business and your clients prosper. With the backing of the HSBC Group, our products benefit from over 150 years' trusted experience in financial services. You can rest assured that we'll do everything we can to support you. Our multi-channel team will take the time to understand your specific objectives, with full backroom support systems to manage every business need.

Meet the team

Senior Business Development Managers

Our Senior Business Development Managers are all experienced specialists within the sector and understand the nuanced details of Onshore Investment Bonds. They are passionate about providing the very best support to you and your business; whether that's assisting you in the field face-to-face, identifying sales and planning opportunities or delivering CPD training to support ongoing learning and development.

Mark Lambert

Head of HSBC Life (UK) Investment Distribution

07880 054 881

mark.t.lambert@hsbc.com

Mark's career in financial services spans over 20 years, and he currently holds the Chartered Wealth Manager designation from the Chartered Institute for Securities & Investment.

In previous roles, he's provided independent financial advice at American Express's IFA business, delivered National Wrap Platform Sales, and distributed Private Banking Solutions into the IFA marketplace with UBS. Mark joined HSBC Life in 2017 and heads up the Onshore Investment Bond distribution team - supporting Financial Advisers across the UK.

London, Northern Home Counties, Berkshire & Suffolk

Rita Solanki

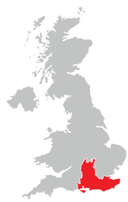
Senior Investment and Insurance Business Development Manager

07384 790461

rita.solanki@hsbc.com

Rita has over 30 years' experience within the wealth management sector and has built quality relationships with Financial Advisers. She started her career at Sun Life and originally joined HSBC Life in 2010, before gaining experience at a boutique UK and International Wrap Platform, before re-joining HSBC Life in 2018.

South East & Hampshire



Jonathan Ford

Senior Investment and Insurance Business Development Manager

07827 357437

jonathan.ford@hsbc.com

Jonathan joined HSBC Life in 2008 following a career within the banking and financial services industry for over 30 years. He has a wealth of experience in business development and promotion of Onshore Investment Bonds.

East Midlands, East Anglia & Lincolnshire

Mark Ansell-Crook

Senior Investment and Insurance Business Development Manager

07387 245583

mark.j.ansell-crook@hsbc.com

Mark joined HSBC Life in 2017. Previous portfolio management, training, relationship manager and business development roles at Barclays Wealth, Price Bailey, Metro Bank and BGL have provided him with extensive investment market knowledge and a passion for providing quality support for Financial Advisers.

West Midland Counties incl. Staffordshire & Warwickshire

Adrian Calleja

Senior Investment and Insurance Business Development Manager

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adrian1.calleja@hsbc.com

Adrian worked as a Financial Adviser for 16 years before turning his hand to Wealth Coaching and Business Development, acquiring vast experience in supporting Financial Advisers. Having worked at Lloyds Bank, Barclays International, HSBC Expat and HSBC Malta, he joined HSBC UK in 2007.

South West, South Wales

Damian Jack

Senior Investment and Insurance Business Development Manager

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damian.g.jack@hsbc.com

Damian joined HSBC Life in 2017. He's an experienced Senior Business Development Manager having worked in financial services, IT, and the services industry. Damian's skills include coaching, sales, customer relationship management, asset management, and protection planning.

Scotland & Northern Ireland

Paul Smith

Senior Investment and Insurance Business Development Manager

07384 790996

paul9.smith@hsbc.com

Paul has been a member of the HSBC Life team since 2018. With previous roles at Vitality, Legal & General, Friends Provident, and Clydesdale Bank, he's built up a wealth of knowledge and experience in business development – especially during his time as a Financial Adviser.

North, North Wales

Steven McDonald

Senior Investment and Insurance Business Development Manager

07384 790896

steven.a.mcdonald@hsbc.com

Steven's career spans 29 years in the banking and financial services industry. He's held senior roles at major life assurance companies, private banks and IFA businesses – including AXA, Aviva, and UBS.

Distribution Support Team

Receive comprehensive pre sales support from our specialist team. Their expert knowledge of Onshore Investment Bonds ensures a smooth onboarding experience for your clients, with all new business trust and application paperwork completed quickly and efficiently.

Kate Wood

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Amy Ilsley

07387 248044

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Bond Servicing Team

For every query and servicing need. From processing new business paperwork to assisting with valuation queries and ongoing servicing, our team are there to help. They can also provide updates on new business cases.

0345 603 9164

servicing@bond.hsbc.co.uk

The HSBC Extranet for Financial Advisers

The information you need, whenever you need it

The HSBC Extranet enables you to manage all aspects of your clients portfolio with us online, 24/7.

- Create illustrations
- Access saved illustrations
- Access valuation statements
- View past applications
- Access literature and sales aids
- Check fund availability

www.bond.hsbc.co.uk

For information on our HSBC Life protection and investment solutions please visit www.life.hsbc.co.uk

HSBC Life

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