
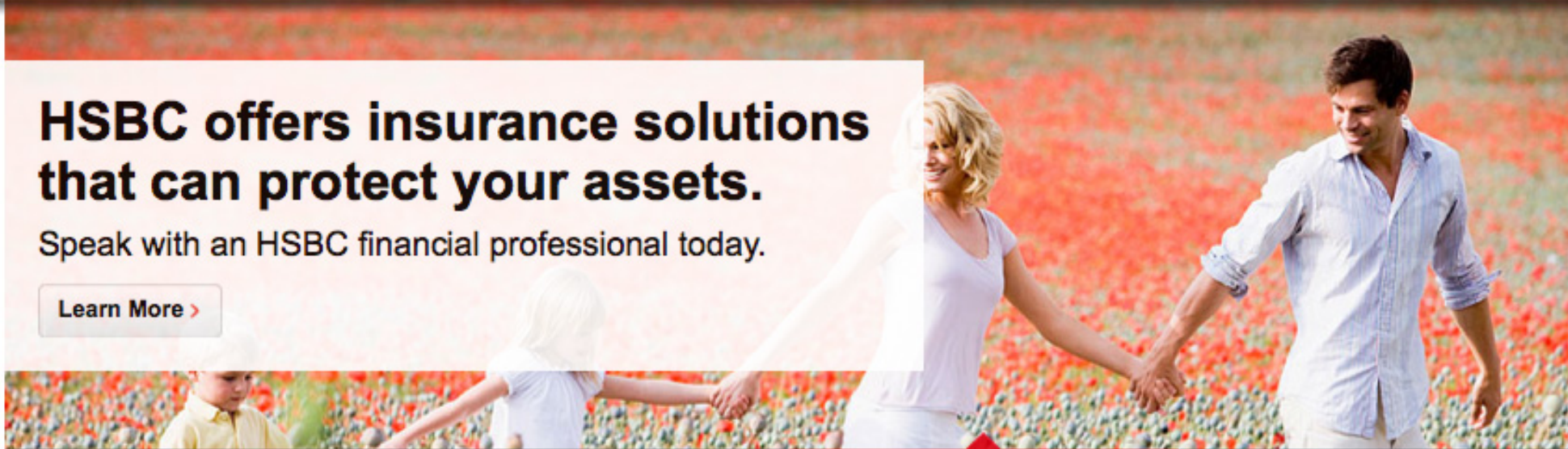


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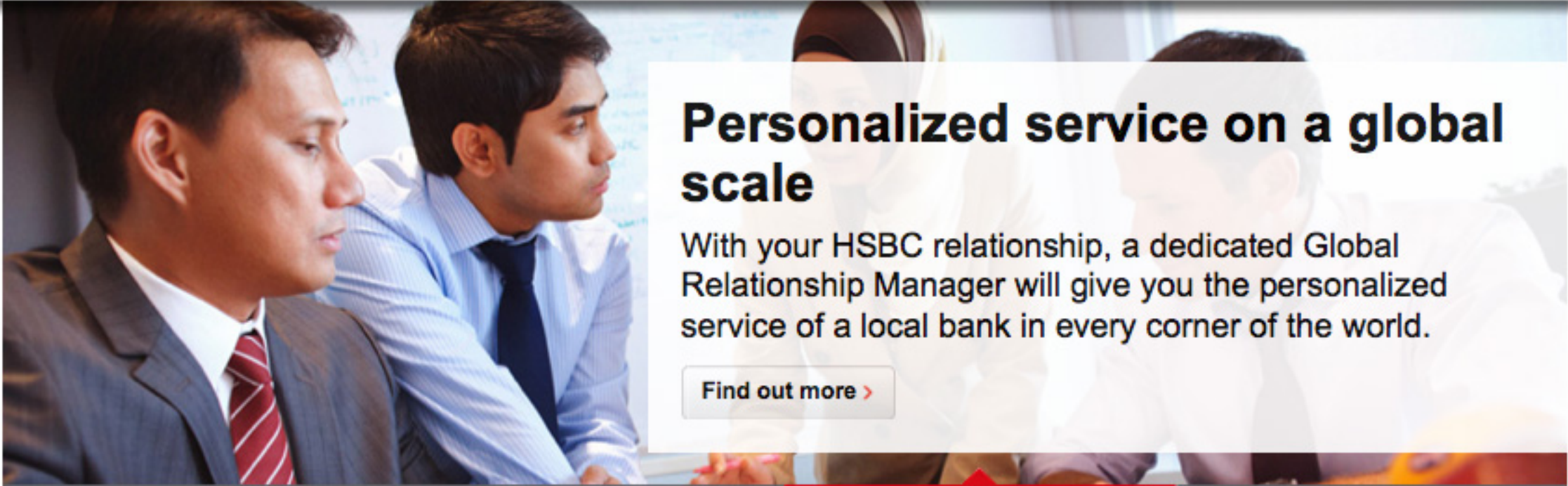
Your on-the-go solution

HSBC Announces Sale of Upstate New York Retail Branch Network

[New details about the Sale >](#)
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HSBC  | **Business Direct** Annual sales < \$3m | **Business** Annual sales \$3m–\$50m | **Corporate** Annual sales > \$50m | **Global Banking & Markets** Institutions and governments | **International**



Personalized service on a global scale

With your HSBC relationship, a dedicated Global Relationship Manager will give you the personalized service of a local bank in every corner of the world.

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HSBC Business Direct™ | **HSBC Business** | **Corporate banking** | **International business**

Business banking >
HSBC Business Direct™ provides everything to support your business worldwide – with no monthly maintenance fee¹.

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HSBC Business helps you manage your working capital in the U.S. and around the world.

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HSBC Corporate's depth of knowledge and worldwide presence can help your company tackle new and unfamiliar markets.

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- No monthly maintenance fee if balance requirements¹ are met
- HSBC ATM access worldwide² – most with no withdrawal fees
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- HSBC [Premier Investor](#) savings account, one of our highest-yield Money Market accounts
- 50% off the annual rental of a small safe deposit box where available

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No matter where life takes you, Premier keeps your finances within reach. You will have access to a Premier Relationship Manager, who will serve as your conduit to the full suite of [Premier benefits](#). Specially trained to understand the unique needs of international customers, Premier Relationship Managers are available close to home and across the globe.

International Services

When every day brings a new adventure, your everyday banking can be complex. Begin a Premier relationship and travel with the knowledge that your bank understands your needs. Premier clients have access to HSBC International Premier Centers across the globe and receive priority service at HSBC locations worldwide.

Global View and Global Transfers³

Even when your HSBC deposit accounts are distributed across continents, Global View lets you monitor your eligible accounts online with a single login. Use Global Transfers to move your money between your HSBC deposit accounts without any fees. It's an extra dimension to Personal Internet Banking, available exclusively to Premier clients.

HSBC Premier Debit MasterCard®

Make purchases from your checking account anywhere that MasterCard® is accepted and pay no foreign transaction fees. The HSBC Premier Debit MasterCard® is safer than carrying cash and faster than writing checks. Being Premier also means:

- No-fee HSBC ATM access across the U.S.
- Monthly rebates on non-HSBC ATM third-party surcharge fees for transactions completed in the U.S., outside NY state⁴
- No transaction fees at most HSBC ATMs around the globe

Emergency financial support for travelers

Around the corner or around the globe, Premier makes sure you're prepared for every possibility. You can travel with confidence knowing you'll receive on-the-spot financial support with one emergency number to call, no matter where you are.

- 24/7 emergency financial assistance anywhere in the world from a representative who understands your needs and speaks your language
- Instant card cancellation and next-day temporary HSBC Premier World MasterCard® credit card replacement
- Emergency cash of up to US \$2,000 in local currency at Premier Centers and HSBC branches worldwide should your wallet be lost or stolen⁵

Premier eligibility

To qualify for an HSBC Premier relationship, you are required to:

- Open an HSBC Premier Checking account and
- Maintain \$100,000 in combined US personal deposit and investment balances

Not ready to begin a Premier relationship?

A [Plus Checking account](#) can help you get there.

Note: Business owners may use their commercial balances to qualify for personal Premier membership. Clients who maintain the required minimum balance avoid a monthly maintenance fee of \$50.

Personal | Business | HSBC Business | United States | Search | Internet Banking: Log on

HSBC Banking | Cash management | Trade and supply chain | Finance | International

View all business accounts

Business accounts

Escrow Accounts

HSBC offers a variety of escrow solutions to help you manage your clients' funds. And we take care of the bookkeeping, reporting and remittance of interest to your account.



Get started

Learn more about an HSBC Escrow Account

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Choose the safe, simple and convenient option for your escrow needs

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- Attorney/Special Escrow Accounts
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Easy to maintain

- No minimum balance
- Reduced account reconciliation time
- A single combined monthly statement for all your accounts
- Simple funds transfer and check writing

Painless recordkeeping

- Simplified tax compliance and reporting
- Help in complying with state escrow fund transaction requirements
- Automatically generated IRS form 1099-INT

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Steeped in history Invested in tomorrow

With his first curbside trades on Broad Street over a hundred years ago, George M.L. LaBranche established a firm at the forefront of innovation. Entrusted with this legacy, today's LaBranche leverages keen market insight with technological savvy as a market maker in equities, options, exchange traded funds, and foreign currency products.

A founding member of the New York Stock Exchange, LaBranche & Company (NYSE: LAB) is headquartered in New York City, with operations in Chicago, Philadelphia, London and Hong Kong.

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Done

The screenshot shows a web browser window with the URL labranche.com/about-us. The browser's address bar and tabs are visible at the top. The website's header features the LaBranche & Co. Inc. logo in a cursive font on the left, and a navigation menu with links for Home, About Us, Our Businesses, Investor Relations, Careers, and Contact Us. To the right of the navigation menu are three clock icons for New York, London, and Hong Kong. Below the navigation menu is a large banner image of a framed portrait of an elderly man in a suit. The main content area is titled "About LaBranche" and contains a sidebar with links for "History" and "Executive Team". The "Our History" section is highlighted and contains the following text:

Our History

As the cornerstone of the New York Stock Exchange was laid in 1901, the foundation for LaBranche was being built right outside on shares of US Steel. Our founder, George M.L. LaBranche, later moved his one-man operation from the curbside exchange on Broad St. into the NYSE's new building on Wall St. in 1903.

In January 1924, he formed LaBranche & Co. with his son, George M.L. LaBranche Jr. The company became the Specialist in AT&T in October 1929, just days before the stock market crash led to the Great Depression. The company not only survived, but prospered with a business model designed to take advantage of opportunities in bull and bear markets.

While we take great pride in this legacy, we know that even the richest heritage is no guarantee of future success. Throughout our history, we have effectively managed – and in some cases driven – the changes that continually transform the industry. Today, we possess a global reach with expanded market making operations in [London](#) and Hong Kong.

The generational guard has changed, but steady leadership and entrepreneurial spirit continue to be the hallmarks of our business.

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You get wiser with age.
 Your target date fund
 should too.

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Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value. Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses and summary prospectuses, which can be obtained from a financial professional and should be read carefully before investing.

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American Funds has a proven record of using time as an asset.
 Not an excuse.

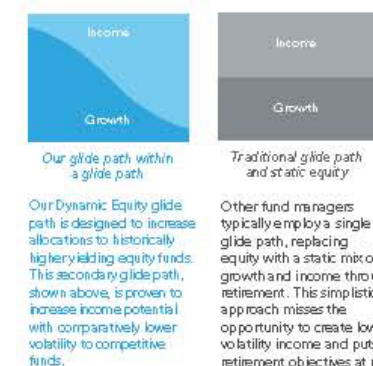
Like all fund managers, American Funds seeks lower volatility as our target date fund vintages mature. But that's where the similarity ends. We believe achieving retirement plan objectives requires a more sophisticated approach. Our Dynamic Equity management gradually shifts to equity income-focused strategies, creating a historically low volatile, high return glide path within a glide path—addressing both market and longevity risk.

As the performance of American Funds Target Date Retirement Series® demonstrates, our results are anything but static.

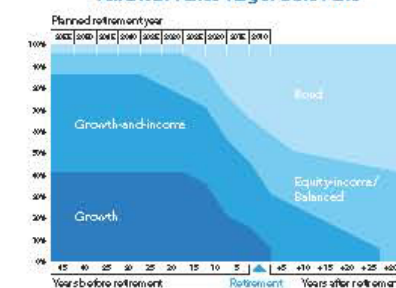
- **Superior lifetime results:** We have a history of above average results with lower volatility.
- **Exceptional underlying funds:** 93% have beaten their respective Lipper indexes over rolling 10-year periods.
- **Low expenses deliver value:** Our fees are among the lowest of all actively managed target date funds.
- **Objective-based fund construction:** Crafted to address participants' lifetime investment needs of appreciation, income and preservation.
- **We reward long-term results:** Compensation for investment professionals is heavily influenced by results over four- and eight-year periods.

With clear differences among QDIAs, the Department of Labor suggests advisors proactively review whether plan options are keeping up with your objectives. And when you do, find a proven track record of success with American Funds' Dynamic Equity management.

Dynamic Equity vs. Static Equity



American Funds Target Date Fund



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