



OHM Financial Planning Tool Redesign

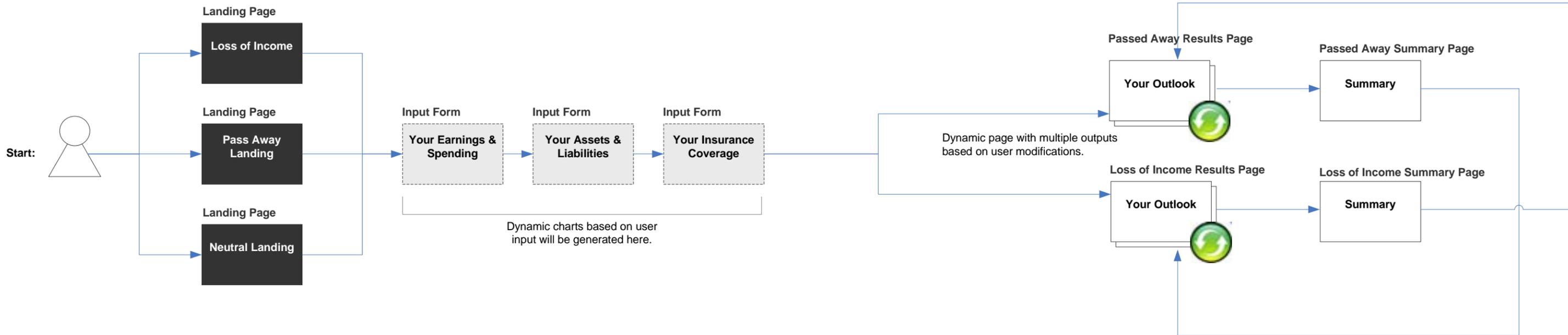


PREPARED BY Sapient for HSBC

Version 1.0

Protecting Your Family - User Flow

Depending on entry point, user will link to 1 of 3 states of the tool landing page.



What happens if I lose my income?

- If I can't work due to sickness or unemployment, can I pay my bills ?
- How can I maintain my lifestyle if I suffered a long term loss of income?
- How can I maintain my lifestyle if I suffered a long term loss of income ?

[You should also think about what would happen if you passed away](#)

Any other tool introductory text could go here debitis aut rerum necessitatibus saepe eveniet ut et voluptates.

Tool Benefits Go Here

- Benefit 1
- Benefit 2
- Benefit 3



Est. completion = # m

Get Started >

This protection app does not make any recommendations and you should consider obtaining advice before taking any action.

[Our Methodology](#)

What happens if I pass away?

- If I were to die will my family have enough money to cover their essential expenditure?
- Can I cover all of my debts if I was to die?
- I've got savings and investments, but is that sufficient to provide for my family if I die

[You should also think about what would happen if you lost your income](#)

Any other tool introductory text could go here debitis aut rerum necessitatibus saepe eveniet ut et voluptates.

Tool Benefits Go Here

- Benefit 1
- Benefit 2
- Benefit 3



Est. completion = # m

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[Our Methodology](#)

Protecting Your Family

Temporibus autem quibusdam et aut officiis debitis aut rerum necessitatibus saepe eveniet ut et voluptates.

Tool Benefits:

- Temporibus autem quibusdam.
- Autem quibusdam et aut officiis debitis.
- Moribus autem quibusdam et aut.



Est. completion = # m

What happens if I lose my income?

What happens if I pass away?

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[Our Methodology](#)

Protecting Your Family

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What happens if I lose my income?

- If I can't work due to sickness or unemployment, can I pay my bills ?
- How can I maintain my lifestyle if I suffered a long term loss of income?
- How can I maintain my lifestyle if I suffered a long term loss of income ?



[Find Out >](#)

What happens if I pass away?

[Find Out >](#)

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What happens if I lose my income?

What happens if I pass away?

- If I were to die will my family have enough money to cover their essential expenditure?
- Can I cover all of my debts if I was to die
- I've got savings and investments, but is that sufficient to provide for my family if I die?



[Find Out >](#)

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[Our Methodology](#)

Tell us about yourself

Message explaining why we need to collect this information is displayed here temporibus autem quibusdam et aut officiis debitis aut rerum necessitatibus saepe eveniet ut et voluptates repudiandae sint et.

Your earnings & spending | Your assets & liabilities | Your insurance coverage

Include spouse or partner in planning?

- Yes
 No

Your Lifestyle

1 How much is your monthly take home pay?

£ 0



?

2 How much is your partner's monthly take home pay?

£ 0



?

3 How much is your household monthly expenditure? [Calculate](#)

£ 0



?

Please input the total value of any savings and/or investments you have accumulated - we need this to help calculate your overall wealth.

Previous

Next

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[Our Methodology](#)

Tell us about yourself

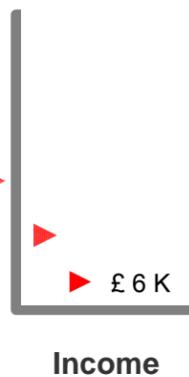
Message explaining why we need to collect this information is displayed here temporibus autem quibusdam et aut officiis debitis aut rerum necessitatibus saepe eveniet ut et voluptates repudiandae sint et.

Your earnings & spending | Your assets & liabilities | Your insurance coverage

Include spouse or partner in planning?

- Yes
 No

Your Lifestyle



1 How much is your monthly take home pay?

£6 K

?

2 How much is your partner's monthly take home pay?

£7

?

3 How much is your household monthly expenditure? [Calculate](#)

£3

?

Please input the total value of any savings and/or investments you have accumulated - we need this to help calculate your overall wealth.

Previous

Next

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Your earnings & spending | Your assets & liabilities | Your insurance coverage

Include spouse or partner in planning?

- Yes
 No

1 How much is your monthly take home pay?

£ 6 K

< >

?

2 How much is your partner's monthly take home pay?

£ 7 K

< >

?

3 How much is your household monthly expenditure? [Calculate](#)

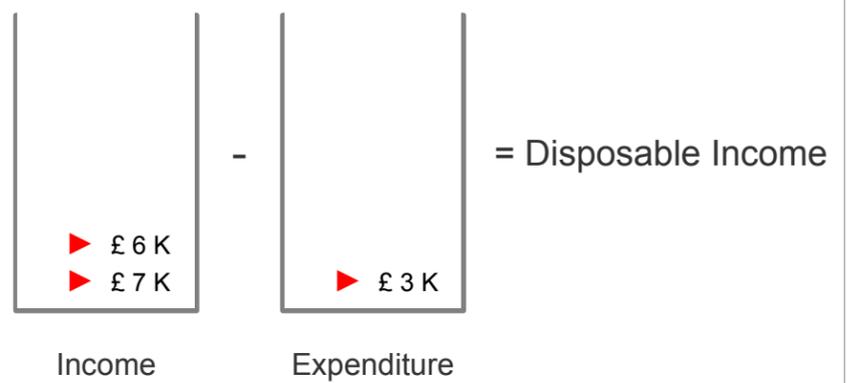
£ 3 K

< >

?

Please input the total value of any savings and/or investments you have accumulated - we need this to help calculate your overall wealth.

Your Lifestyle



Previous

Next

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[Our Methodology](#)

Household Monthly Expenditure



This is some general helper text for using the calculator which will explain how to fill it out properly. To be updated by copywriter.



Home

Council Tax	<input type="text"/>	£
Mortgage/Rent	<input type="text"/>	£
Other	<input type="text"/>	£



Utilities

Gas/Oil/Electricity	<input type="text"/>	£
Telephone/Mobile/Internet	<input type="text"/>	£
TV / Cable / Satellite	<input type="text"/>	£
Water	<input type="text"/>	£



Insurance

Home	<input type="text"/>	£
Life/Health	<input type="text"/>	£
Car	<input type="text"/>	£



Other

Credit Card	<input type="text"/>	£
Food	<input type="text"/>	£
Entertainment	<input type="text"/>	£
Education	<input type="text"/>	£
Transportation	<input type="text"/>	£
Child Maintenance	<input type="text"/>	£
Clothes	<input type="text"/>	£
Other	<input type="text"/>	£

Monthly
Total

£ 0

Submit and Close

Cancel

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[Our Methodology](#)

Tell us about yourself

Message explaining why we need to collect this information is displayed here temporibus autem quibusdam et aut officiis debitis aut rerum necessitatibus saepe eveniet ut et voluptates repudiandae sint et.

Your earnings & spending | **Your assets & liabilities** | Your insurance coverage

4 What is the total value of your savings and investments

£ 100 K

?

5 What is the market value of your property(s)?

£ 500 K

?

6 What is the amount of your outstanding mortgage balance?

£ 100 K

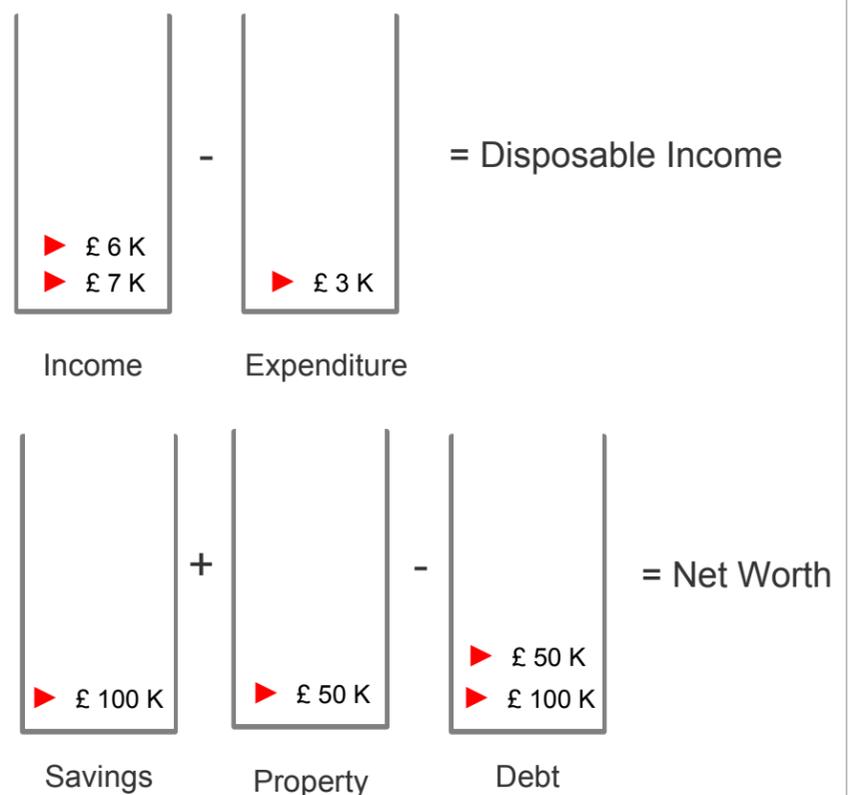
?

7 What is the amount of any other outstanding debts?

£ 50K

?

Your Lifestyle



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[Our Methodology](#)

Protecting your family

Tell us about
yourself

Your Outlook

Summary

Tell us about yourself

Message explaining why we need to collect this information is displayed here temporibus autem quibusdam et aut officiis debitis aut rerum necessitatibus saepe eveniet ut et voluptates repudiandae sint et.

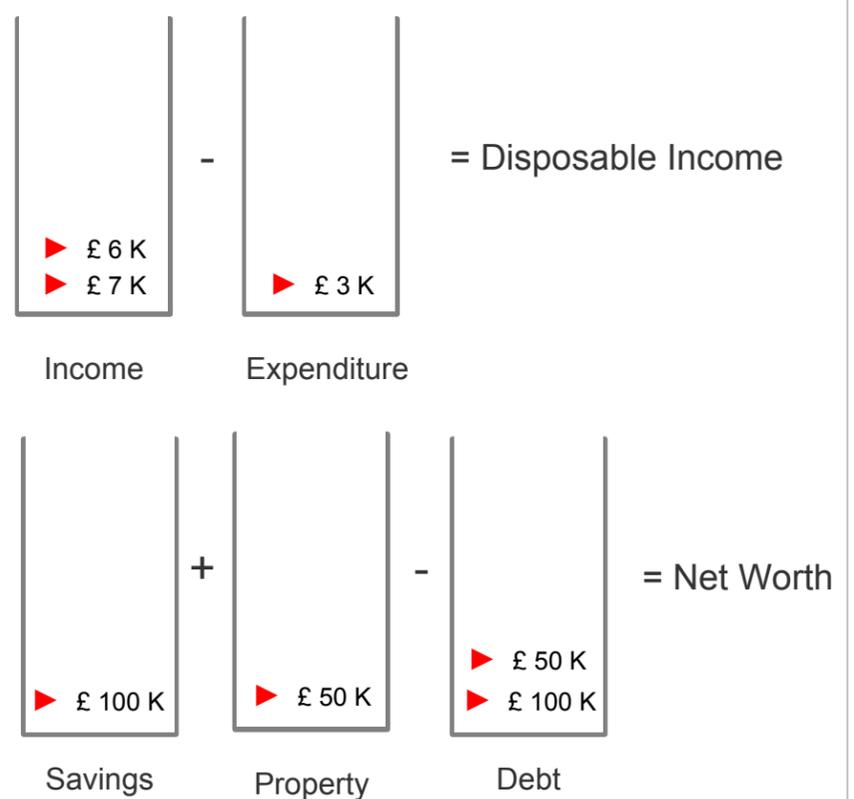
Your earnings & spending | Your assets & liabilities | **Your insurance coverage**

8 Do you have life insurance?

- Yes
- No
- Don't Know

?

Your Lifestyle



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Tell us about yourself

Message explaining why we need to collect this information is displayed here temporibus autem quibusdam et aut officiis debitis aut rerum necessitatibus saepe eveniet ut et voluptates repudiandae sint et.

Your earnings & spending | Your assets & liabilities | **Your insurance coverage**

5 Do you have life insurance?

Yes

What is the value of your life insurance policy?

£ 0K

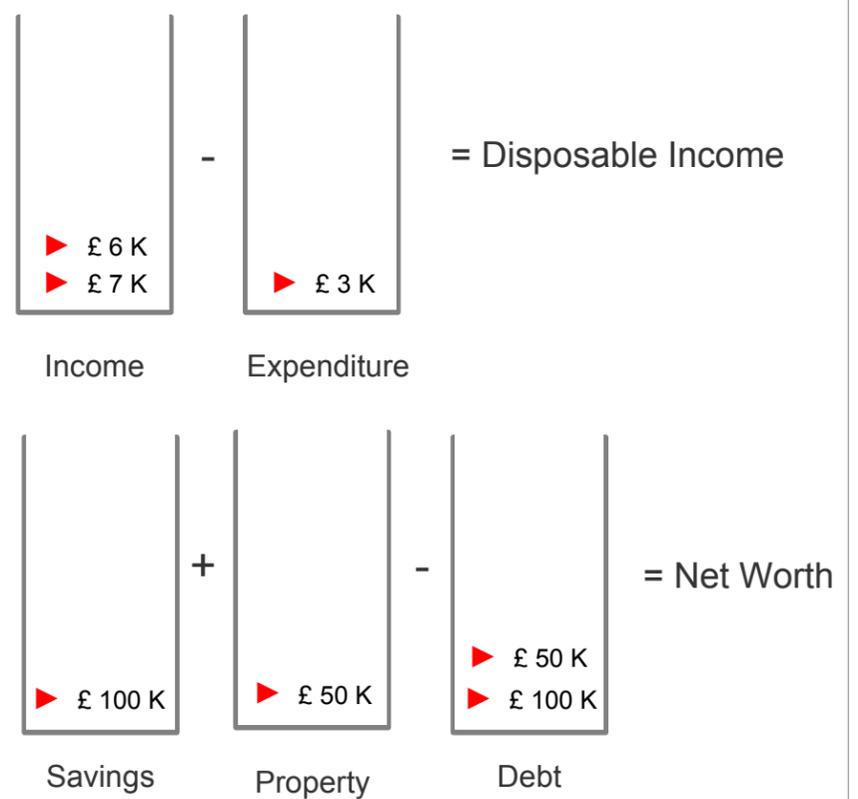
< >

No

Don't Know

?

Your Lifestyle



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[Our Methodology](#)

Thank you for your input.
We are compiling your results.



We will be using your savings & investments information to
calculate your debt income replacement scenario.

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[Our Methodology](#)

Protecting Your Family

Discuss with
an Advisor

0800 032 4710

Protecting your family

Tell us about
yourself

Your Outlook

Summary

If I was to pass away

If my partner was to pass away

As things stand...

...your family will need to use **75%** of your savings to pay off your mortgage.

...your family will only be able to maintain their lifestyle for **2 years**.

...your family won't be able to cover any one-off expenses

Assumed Goals:	Payoff 100% of debt: £540K	Replace 100% of current income for 3 years: £620K	Cover a one-off expense of £8K
	<p>Total debt: £540K</p> <p>Paid off in full </p>	<p>Income lumpsum required: £620K</p> <p>Shortfall: £220K</p>	<p>One off expense: £8K</p> <p>Shortfall: £8K</p>
Based on an <input type="text" value="average"/> performance			

Close this guide and let me modify goals and change assumptions directly - X

Set goals & modify assumptions

We made some assumptions about what your goals might be. We will now guide you through modifying these assumptions and changing your goals.

Go

Set Goals

Saepe eveniet ut et volupta repudiandae sinupla

- Percentage of Debt to Repay: 100%
- Percentage of Income to replace: 64%
- Years to replace income for: 3 yrs
- Cover one-off expense: £8 K

Achieve Goals

Saepe eveniet ut et volupta repudiandae sinupla

- Percentage of Savings & Investments prepared to use: 100%
- Total Amount of life insurance: £64 K

Previous

Summary

This protection app does not make any recommendations and you should consider obtaining advice before taking any action.

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Your Outlook

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If I was to pass away

If my partner was to pass away

As things stand...

...your family will need to use **75%** of your savings to pay off your mortgage.

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	<p>Total debt: £540K</p> <p>Paid off in full </p>	<p>Income lumpsum required: £620K</p> <p>Shortfall: £220K</p>	<p>One off expense: £8K</p> <p>Shortfall: £8K</p>

Based on an performance

Close this guide and let me modify goals and change assumptions directly - X

Set Goals: Amount of Debt to Repay

How much of your outstanding debt would like repaid if you were to die. People often think repayment of debt is important so their family do not have to be burdoned with it after the loss of a loved one.

£64 K

Next

Set Goals

Saepe eveniet ut et volupta repudiandae sinupta

Percentage of Debt to Repay: **100%**

Percentage of Income to replace: **80%**

Years to replace income for: **3 yrs**

Cover one-off expense: **£8 K**

Achieve Goals

Saepe eveniet ut et volupta repudiandae sinupta

Percentage of Savings & Investments prepared to use: **100%**

Total Amount of life insurance: **£64 K**

Previous

Summary

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Protecting your family

Tell us about
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Summary

If I was to pass away

If my partner was to pass away

By increasing your insurance cover...

...your family will need to use **75%** of your savings to pay off your mortgage.

...your family will only be able to maintain their lifestyle for **2 years**.

...your family won't be able to cover any one-off expenses

Assumed Goals:	Payoff 100% of debt: £540K	Replace 100% of current income for 3 years: £620K	Cover a one-off expense of £8K
	<p>Total debt: £540K</p> <p>Paid off in full ✓</p>	<p>Income lumpsum required: £620K</p> <p>Shortfall: £220K</p>	<p>One off expense: £8K</p> <p>Shortfall: £8K</p>

Based on an performance

Try different scenarios

Try playing about with different goals and assumptions to find the right scenario for you ->

Remember, you can view the situation [if your partner were to pass away](#)

Set Goals

Saepe eveniet ut et volupta repudiandae sinupta

- ? Percentage of Debt to Repay
- ? Percentage of Income to replace
- ? Years to replace income for
- ? Cover one-off expense

Achieve Goals

Saepe eveniet ut et volupta repudiandae sinupta

- ? Percentage of Savings & Investments prepared to use
- ? Total Amount of life insurance

Previous

Summary

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Protecting Your Family

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Protecting your family

Tell us about
yourself

Your Outlook

Summary

If I was to pass away

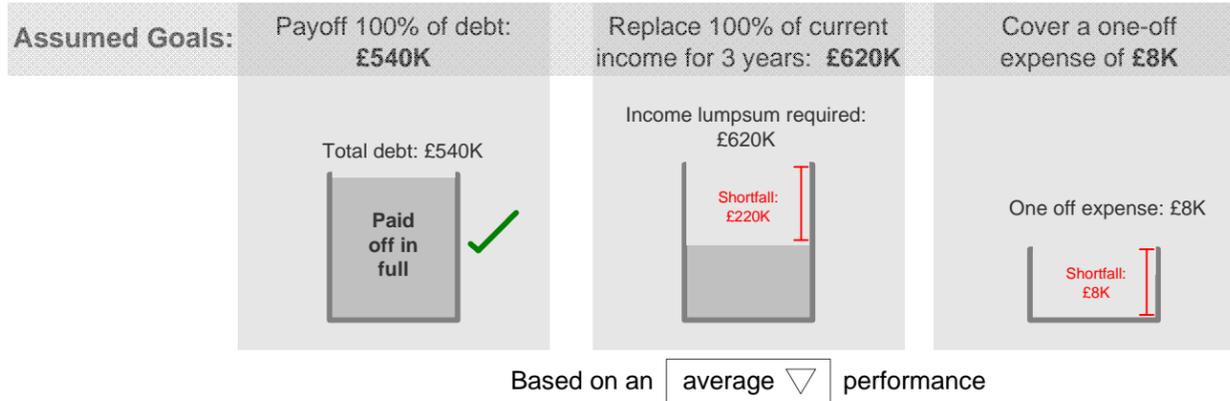
If my partner was to pass away

By increasing your insurance cover...

...your family will need to use **75%** of your savings to pay off your mortgage.

...your family will only be able to maintain their lifestyle for **2 years**.

...your family won't be able to cover any one-off expenses



Try different scenarios

Try playing about with different goals and assumptions to find the right scenario for you ->

Set Goals

Saepe eveniet ut et volupta repudiandae sinupta

- ? Percentage of Debt to Repay:
- ? Percentage of Income to replace:
- ? Years to replace income for:
- ? Cover one-off expense:

Achieve Goals

Saepe eveniet ut et volupta repudiandae sinupta

- ? Percentage of Savings & Investments prepared to use:
- ? Total Amount of life insurance:

Previous

Summary

This protection app does not make any recommendations and you should consider obtaining advice before taking any action.

[Our Methodology](#)

Summary

Save Print Download

If I was to pass away

If my partner was to pass away

Where you are

Based on what you've told us, **this is you**, if you don't make any changes...

75%

...your family will need to use **75%** of your savings to pay off your mortgage.

2yrs

...your family will only be able to maintain their lifestyle for **2 years**.

It doesn't have to be like that!

Small changes can make a big impact tbd

You've seen that the changes you made can influence the outcome.

45%

...by taking increasing your insurance cover, your family will need to use **45%** of your savings to pay off your mortgage.

To achieve this

You changed:

- Increased life insurance cover from £ 500 K to **£ 1.5 M**

This is a step in the right direction...

HSBC can help

Call us to arrange an appointment with an adviser.

0800 032 4710

Web chat

Start live chat >

HSBC Online Financial Tools

- Growing My Wealth
- Protecting My Family
- My Children's Future
- Passing on Wealth
- Planning for Retirement
- Living in Retirement
- Financial Health Check
- Complete Financial Forecast

Next Steps

Saving

Make sure your savings are managed effectively in the most tax efficient way. Think about longer term savings too – will

> [Starting Early](#)

> [Saving What savings accounts are right for me?](#)

Have you considered...

Loss of income?

Based on the information you've already provided we can help you examine the situation should you lose your income for a period of time

Show >

Disclaimer/Compliance Text temporibus autem quibusdam et aut officiis debitis aut rerum necessitatibus saepe eveniet ut et voluptates repudiandae sint et autem quibusdam et aut officiis debitis aut rerum necessitatibus saepe.

[Our Methodology](#)

Managing and
Growth My Wealth

Tell us about
yourself

Your Outlook

Summary

Summary

Save Print Download

If I was to lose my income

If my partner was to lose their income

Where you are

Based on what you've told us, **this is you**, if you don't make any changes...

75%

...your family will need to use
75% of your savings to pay
off your mortgage.

2yrs

...your family will only be
able to maintain their
lifestyle for **2 years**.

It doesn't have to be like that!

Small changes can make a big impact (tbd)

You've seen that the changes you made can influence the outcome.

£ 96,655

You have improved your
position by **£ 63,871**

To achieve this

You changed:

- Your lump sum to by £ 100K to **£ 500K**
- You increased your monthly contribution to by £ 100 to **£ 200**

This is a step in the right direction...

HSBC can help

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Web chat

Start live chat >

Products to Consider



WholeLife Protection Plan

Provides life protection for the whole of your
life and a guaranteed savings return at an
affordable cost.

> [Make an appointment](#)

> [More Info](#)



TermLife Insurance (Refundable Premium)

Provides Provides low-cost life insurance that
is ideal for covering your family's financial
obligations in the event of your death.

> [Make an appointment](#)

> [More Info](#)

HSBC Online Financial Tools

- [Growing My Wealth](#)
- [Protecting My Family](#)
- [My Children's Future](#)
- [Passing on Wealth](#)
- [Planning for Retirement](#)
- [Living in Retirement](#)
- [Financial Health Check](#)
- [Complete Financial Forecast](#)

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[Our Methodology](#)

Thank you for your input.
We are compiling your results.



We will be using the information you have already entered to
show you the situation if you were to lose your income

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[Our Methodology](#)

Protecting Your Family

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Protecting your family

Tell us about
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If I was to lose my income

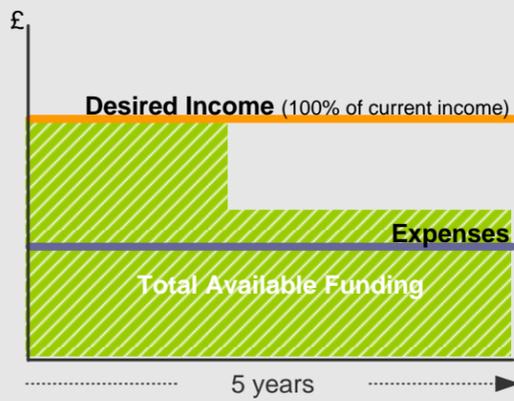
If my partner was to lose their income

As things stand...

...you can maintain **100%** of your current income for **2 years**

...but will use up **£ 478 K** of your savings

Your income and expenses



Your remaining savings after 5 years

Original Value £540K

£162K

Set Goals

Saepe eveniet ut et volupta repudiandae sinupta

- ? Period of time to consider
5 yrs
- ? Income you will continue to receive
£64 K
- ? Income percentage to maintain
100 %
- ? Amount of Savings & Investments to use
100 %
- ? Amount of Insurance
£150 K

Close this guide and let me modify goals and change assumptions directly - X

Set goals & modify assumptions

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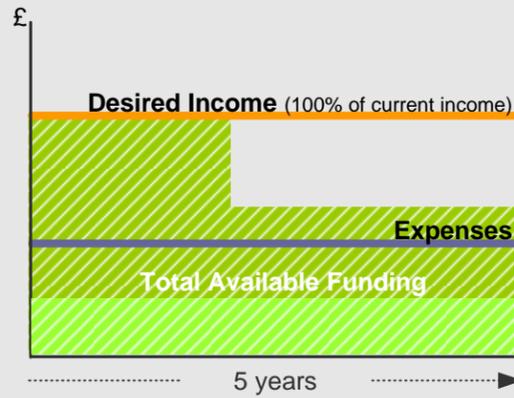
If my partner was to lose their income

Receiving extra income will mean ...

...you can maintain 80% of your current income for 2 years

...your savings will run out after 2 years

Your income and expenses



Your remaining savings after 5 years

Original Value £540K

Savings completely diminished after 2 years

Based on an average performance

Set Goals

Saepe eveniet ut et volupta repudiandae sinupta

? Period of time to consider

5 yrs

Income you will continue to receive

£64 K

Income percentage to maintain

100 %

? Amount of Savings & Investments to use

100 %

? Amount of Insurance

£150 K

Close this guide and let me modify goals and change assumptions directly - X

Set Goals: Income you will continue to receive

How much of your outstanding debt would like repaid if you were to die. People often think repayment of debt is important so their family do not have to be burdoned with it after the loss of a loved one.

£64 K



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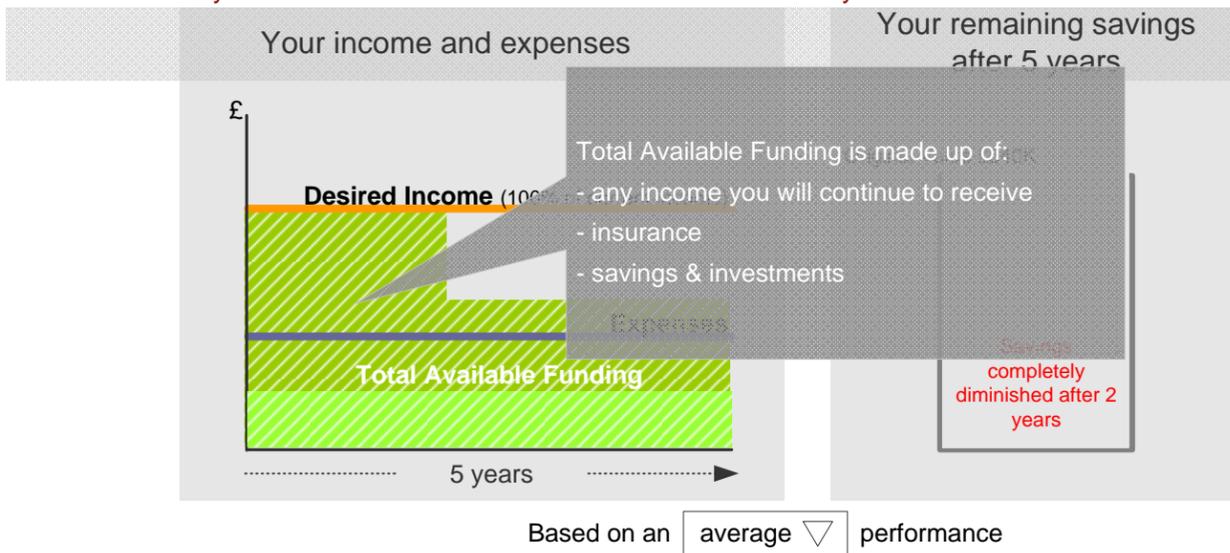
If I was to lose my income

If my partner was to lose their income

As things stand...

...you can maintain 80% of your current income for 2 years

...your savings will run out after 2 years



Set Goals
Saepe eveniet ut et volupta repudiandae sinupta

? Period of time to consider
5 yrs

Income you will continue to receive
£64 K

Income percentage to maintain
100 %

? Amount of Savings & Investments to use
100 %

? Amount of Insurance
£150 K

Close this guide and let me modify goals and change assumptions directly - X

Set Goals: Income you will continue to receive

How much of your outstanding debt would like repaid if you were to die. People often think repayment of debt is important so their family do not have to be burdoned with it after the loss of a loved one.

£64 K



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[Our Methodology](#)

Summary

Save Print Download

If I was to lose my income

If my partner was to lose their income

Where you are

Based on what you've told us, **this is you**, if you don't make any changes...

2yrs

...you'll be able to maintain 100% of your current income for **2 years**.

£540K

...you will use up **£ 540K** of your savings

It doesn't have to be like that!

Small changes can make a big impact tbd

You've seen that the changes you made can influence the outcome.

45%

...by living on 75% of you current income you will be able to make your savings last for **2 years**

To achieve this

You changed:

- Decreased the amount of income you are prepared to live on to **75%** of its current amount

This is a step in the right direction...

HSBC can help

Call us to arrange an appointment with an adviser.

0800 032 4710

Web chat

Start live chat >

HSBC Online Financial Tools

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- Protecting My Family
- My Children's Future
- Passing on Wealth
- Planning for Retirement
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- Financial Health Check
- Complete Financial Forecast

Next Steps

Protection

You probably rely quite heavily on your income in order to keep your family home running.

- > [Why is protection important?](#)
- > [Protecting against the unexpected](#)

Have you considered...

Loss of income?

Based on the information you've already provided we can help you examine the situation should you lose your income for a period of time

Show >

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