

Cardinal Point is an independent Canada-U.S. wealth management group of companies created to service the sophisticated needs of high net-worth families. Our financial advisors operate under the fiduciary standard and understand that your wealth, family, interests and values are all interconnected.

We are dedicated to providing investment management, financial, estate and tax planning solutions to residents of the U.S. and Canada, Americans moving to Canada, Canadians moving to the U.S. and Canadian and U.S. expats living abroad.



Private Wealth Services
for Residents of Canada



Private Wealth Services
for Residents of the U.S.

Cross-Border Wealth Services

Moving from Canada to the U.S.

Canadians living in the U.S.

Moving from the U.S. to Canada

U.S. citizens living in Canada

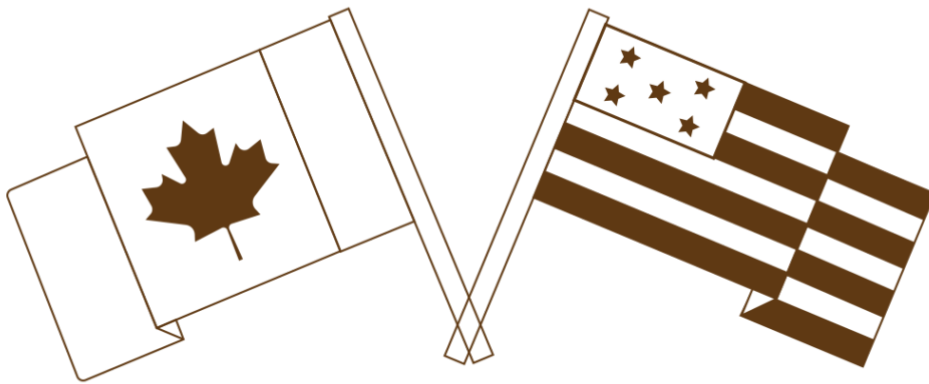


Canadian and U.S. Expats Living Abroad

For those Canadians and Americans moving or living abroad, careful cross-border financial planning considerations must be given to ensure tax and regulatory compliance in both your home and adopted countries.

[Learn More](#)

OUR SERVICES

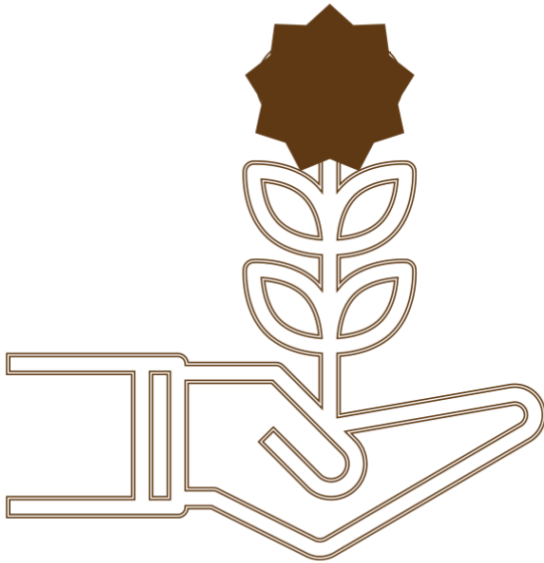


Cross-Border Tax and Financial Planning



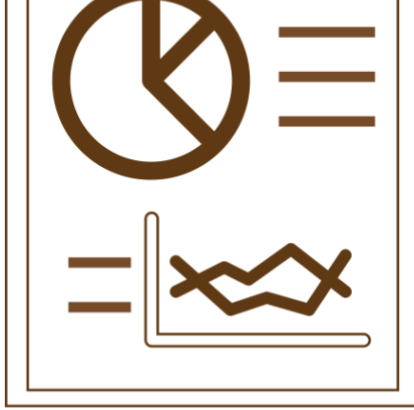


Tax Preparation
and Planning



Investment
Management





Wealth
Planning

FEATURED WHITE PAPERS

MANAGE YOUR CANADA-U.S. CROSS-BORDER LIFESTYLE



Whether you are transitioning residency between Canada and the U.S. or you have already made the move, it is important to understand the benefits of a cross-border financial plan. Learn how Cardinal Point can help when holding investment assets or financial interests in the U.S. or Canada.

[Download](#)

U.S. TAX RESIDENTS: HOW TO NAVIGATE PFIC INVESTMENT RULES



U.S. taxpayers living in Canada or the U.S. can unknowingly employ investment strategies in their portfolios that have unfavorable U.S. tax implications. Learn which investment securities should be considered and avoided within your investment accounts.

[Download](#)

Understanding the Canada-U.S. Totalization Agreement

Many Canadians and Americans face the reality of a career that spans both sides of the 49th parallel. Amidst an era of globalization, it is common for promotions to create cross border opportunities and for company restructurings to force a long-term cross border move. The result of having a career on both sides of the [...]

[Read more](#)

Managing Exchange Rate Risk

Where do you see the exchange rate going? This is a common question amongst our client base, many of whom enjoy a cross border lifestyle. In fact, as Americans living in Canada may have noticed, the exchange rate is right up there with hockey and the weather in Canada's national conversation. The trouble is, accurately [...]

[Read more](#)

Cross Border Retirement Income: Canada Pension Plans, Canadian Old Age Security, U.S. Social Security and the Windfall Elimination Provision

Calling all eligible benefit holders of the Canada Pension Plan (CPP), Canadian Old Age Security (OAS) and U.S. Social Security (SS)... Does your or your spouse's story narrate a history of employment in both Canada and the U.S.? If so, you may have the privilege of drawing from SS, OAS and CPP. The confusion lies [...]

Read more

How We Help

- Cross-Border Financial & Tax Planning
- Americans Living in Canada
- Canadians Living in the U.S.
- Moving to Canada from the U.S.
- Moving to the U.S. from Canada
- Expatriates Living Abroad

What We Do

- Investment Management
- Wealth Planning
- Tax Planning & Preparation
- Private Wealth Services for U.S. Residents
- Private Wealth Services for Canadian Residents
- Cross-Border Financial & Tax Planning

Resources

- Canadians in California
- Canadians in Texas
- Canadians in Florida
- Canadians in Arizona
- Canadian and U.S. Expat Tax Planning
- Wealth Management for U.S. Citizens in Canada
- Custodian Closed Your Cross-Border Investment Account?

Videos & Social Media

- Americans in Canada: Investment Basics
- Americans Selling Canadian Homes Face Tax Issues
- Terry Ritchie, U.S., Canada Now Tracking Snowbirds More Closely



Cardinal Point is the brand under which the dedicated professionals within the independent Cardinal Point Group of Companies collaborate to provide financial and investment advisory, risk management, financial planning and tax services to selected clients. Cardinal Point comprises three legally separate companies: Cardinal Point Wealth Management, LLC, a U.S. registered investment advisor and Cardinal Point Capital Management Inc., a U.S. registered investment advisor and a registered portfolio manager in Canada and Cardinal Point Wealth Management Inc., a Canadian financial planning firm. Advisory services are only offered to clients or prospective clients where the independent Cardinal Point firms and its representatives are properly licensed or exempt from licensure. Each firm enters into client engagements independently. This website is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital.