

## Custodian Closed Your Cross-Border Investment Account?

Is your wealth management firm closing your investment account because you are a non-resident? You are not alone. Many U.S. investment companies and custodians have made a choice to no longer work with expats or non-residents who live outside of the U.S. Most do not have the proper licensing, registration or the desire to adhere to the ongoing compliance rules associated with working with a non-resident of the U.S.

A sign hanging from a chain with the text "CLOSED?" in large red letters. The sign is white with a red border and is tilted slightly to the right. The background is a solid brown color.

**CLOSED?**

Do you work with a cross-border financial advisor? We can help.

Speak to a Qualified Cross-Border Advisor

## Who is Cardinal Point Wealth Management?

Cardinal Point is a **cross-border wealth management** company that specializes in working with expatriates of the U.S. and Canada. Whether you are a Canadian living in the U.S., an American living in Canada or a Canadian or U.S. citizen living abroad, we can help provide customized investment management, tax, financial and estate planning solutions.

Expats Living Abroad

Investment  
Management

Tax Planning

Financial Planning

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.

The implementation of a proper investment and financial plan requires thoughtful analysis that protects your estate while living abroad but offers the flexibility if and when you were to return home to Canada or the United States.

Cardinal Point assists Canadian and U.S. expats with the following:

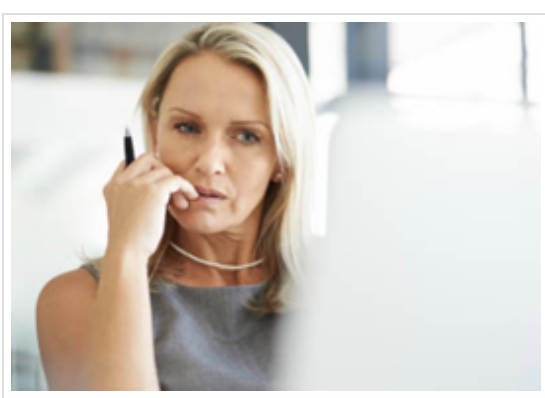
- Advice on assets that should transfer abroad or remain in your native country
- Management of investment accounts that remain in Canada or the United States
- Advice on Canadian and U.S. retirement distribution strategies while residing abroad
- Tax planning exit strategies to prevent tax residency questions or issues
- Holistic advice on cross-border financial and estate planning
- Incorporation of U.S. gift and estate strategies within the financial plan
- Assistance with cross-border tax planning strategies, including annual foreign account disclosure filings
- Guidance on retirement benefits, such as CPP, OAS, Social Security and Medicare
- Assistance with currency conversion
- Residential and commercial real estate advice
- Financial transition planning when returning to Canada or the United States
- Assistance with the preparation of Canadian and U.S. tax returns
- Health, life, disability, long-term care, business and property insurance review

## Featured Articles



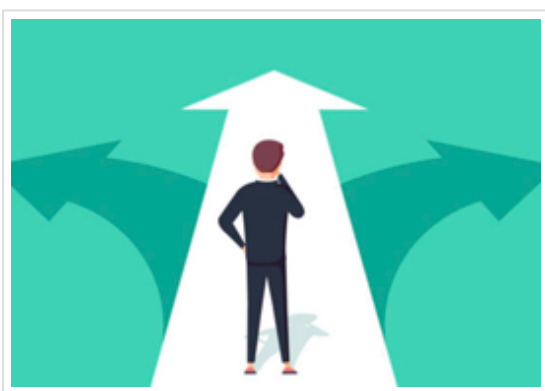
### FATCA Tax Evasion Law: What You Need to Know

The Foreign Account Tax Compliance Act (FATCA) has now been in force for about a year now. Its goal: to prevent millions of U.S. taxpayers, and the global financial institutions that serve them, from evading U.S. tax on income and assets held outside the United States...[\[Read More...\]](#)



### Residents of Canada: What are the Canadian and U.S. Tax Ramifications when being forced to liquidate a U.S. brokerage account.

Many banks and brokerage firms, including Wells Fargo, Morgan Stanley, Fidelity, and others, are informing U.S. non-resident clients that they are no longer able to service their accounts and that their accounts have been restricted or even closed...[\[Read More...\]](#)



### Don't Settle: Choose wisely when selecting a cross-border wealth management firm

Your whole life you have done things correctly: worked hard, saved and prudently invested your money. Then one day, out of the blue, you receive a letter from your U.S. investment management firm saying they no longer want to work with you because you reside outside of the U.S. ...[\[Read More...\]](#)

## You've got questions? We have answers

Thank you for your inquiry. Your privacy is important to us. No information will be released to any unrelated third party. Once the form has been submitted, a Cardinal Point representative will contact you.

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