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

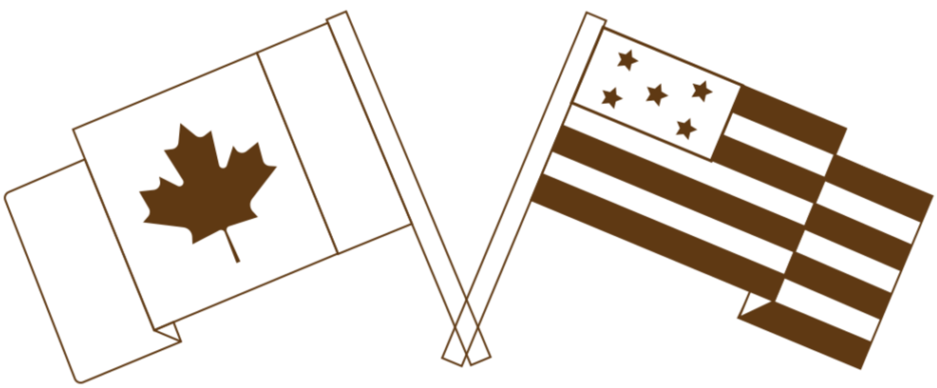
U.S. citizens living in Canada

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.

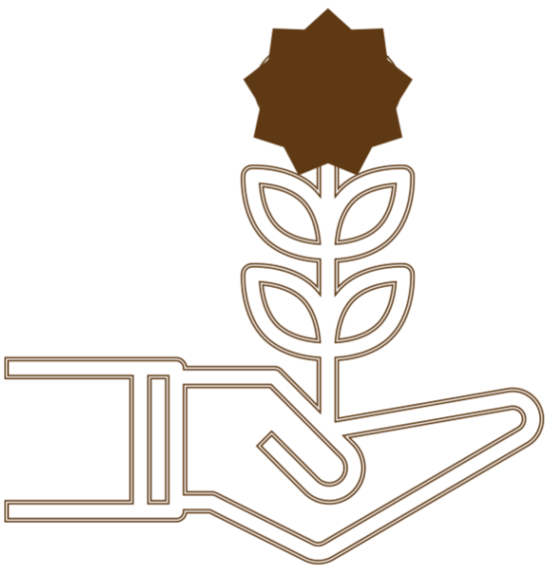
Learn More

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

OUR RECENT PUBLICATIONS

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 [...]

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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