



Global Families, Complex Needs: A Checklist for Cross-Border Investors

While cross-border complexity can feel like a maze, working with an astute manager can yield meaningful benefits. Here are some points to consider when choosing a manager:

Complex Circumstances...



Taxing Situations

Complicated and ever-changing local and cross-border income and transfer tax laws



Fewer Choices

Abrupt account closures or drastically increased minimums by major banks and brokerage firms due to heightened regulatory costs and reporting requirements



Disjointed Offerings

Differing advice, fees, offerings and service levels for US and non-US resident family members



Intricate Trade-Offs

The need for proactive planning advice—and the ability to quantify choices in a tangible way

...Require Sophisticated Solutions



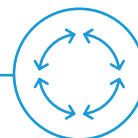
Seamless Advice

Insist on a single, unified advisory team that can serve the family almost anywhere in the world. Will you enjoy continuous servicing by the same team—without having to transition because of jurisdiction changes?



Flexible Footprint

Look for both onshore and offshore platforms and the flexibility to minimize US income, gift, and estate taxes for foreign clients. Ask how they accommodate evolving needs: Can they easily transition family members who become newly subject to US taxation?



Holistic View

Don't settle for a piecemeal approach. Make sure that providers offer integrated advice and fees for multiple family members, regardless of geography or platform. Does the offering include easy-to-read reporting with a robust snapshot of portfolios and performance across platforms?

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Please consult with your legal or tax advisor regarding your specific situation.

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