

UK / US

Financial Planning



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Cross Border
Financial Planning

UNITED STATES



Managing your finances across international frontiers can be a complex affair. Tax, currency and legal implications need careful consideration and planning. Cross Border Financial Planning are a team of specialists providing advice to British expatriates based in the US with assets in the UK and clients living and working in the UK with financial ties to the US.

The circumstances of every one of our clients are different. Our expertise lies in understanding the bigger financial picture and planning strategically to elicit the best outcome for all of our clients in every international jurisdiction. Work with us and you can be assured of experienced, highly professional and incisive international financial advice on which to stake your future. We are properly regulated and authorised by the Financial Conduct Authority in the UK.

Financial Planning

As it says on the tin, Cross Border Financial Planning's service starts with a financial plan. That may include each of the four services below or just one in isolation and this will be driven by the client and their objectives. Intertwined with these four services is cashflow modelling and helping clients understand what they have now and what that will provide in the future. Whether that forecast shows a shortfall in funds to achieve a retirement goal or a surplus that is going to create an estate planning liability, we can help clients plan to achieve their goals wherever they live in the world.

Investment Planning

Cross Border Financial Planning can help British expats in the US who have left pensions and investments behind in the UK. For assets in the US we work closely with our colleague in the US that specialises in US – UK financial planning.

With recent changes in pension legislation it is now more important than ever that British expats take advice on how they can plan for retirement. Traditionally, the majority of those retiring have accessed pension benefits through annuities or occupational pension schemes. In recent times Income Drawdown pensions have become popular and now there is Flexible Access Drawdown that will allow an individual to access as much income/capital as they like.

The difficulty for British expats is that most UK based pension providers are unwilling to offer annuities or Flexible Drawdown pensions to US residents. Another issue is that these pension funds are usually denominated in Great British Pound (GBP) when the individual will be spending US

Dollars in retirement and subject to currency risk. Cross Border Financial Planning can help you access your UK pensions and mitigate that currency risk. We can also utilise external tax advisers/CPA's that can help you understand the tax implications in the State where you live.

For Americans in the UK, we can build a plan to save and invest tax efficiently that is flexible to adapt to the requirements of someone who lives and retires in both the UK and the US. The flexibility is created through the investment and currency structure with other global assets in mind, as well as planning the timing and amounts of contributions, tax relief and withdrawals between the UK and US.

Retirement Planning

An expat from the UK living in the US.

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Cross Border Financial Planning do not offer tax or legal advice. You should discuss any tax or legal matters with the appropriate professional.

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