

HOW DOES IT WORK?

YOUR CROSS-BORDER PLAN

The Exact Step-by-Step Process



Raymond James (USA) Ltd. (RJLU) advisors may only conduct business with residents of the states and/or jurisdictions for which they are properly registered. Raymond James (USA) Ltd., member [FINRA](#)/[SIPC](#). | Copyright SWAN Wealth Management of Raymond James Ltd.

This document has been prepared by SWAN Wealth Management. Copyright 2024.

HOW DOES IT WORK?

Here's where you are now: **constantly researching** what steps to take next, what to do about your investments and pension plans and taxes, and **worrying that you're missing something.**

Here's where you're going: you're sitting down to dinner, relaxing over a glass of wine, and you breathe a sigh of relief.

Finally, **everything** has been taken care of, and you're free to do what you love. No more worrying or late-night google sessions. You have a plan, a strategy, and a team who is managing the entire process for you.

But how do we get you there?

HOW IT WORKS *PART 1*

This is a high-level overview of how the process works.

1 Discovery Call

You've just finished a 15-minute **Discovery Call** with a SWAN Wealth team member.

2 Statements

We'll send you a secure email **requesting your statements**. This will help us prepare for your 1-hour cross-border consultation and identify any potential pitfalls or concerns.

3 Cross-Border Consultation

You'll speak with a **cross-border financial advisor** who will identify your most pressing issues. If there is a mutual fit, we'll move forward to the next step.

4 Tax Call

If we've determined that there is a **mutual fit** and you would like to move forward, we'll schedule a call with a cross-border accountant. On the call, we'll identify any pressing tax concerns.



5 Ready to Go

Now that you've decided that **you're ready to get started and become a SWAN client**, we'll begin the onboarding process.

6 Onboarding

There will be a 45-minute **onboarding call**, during which we will explain exactly how it works and set up your accounts. We will walk you through a risk tolerance questionnaire. You will also meet with our Head PM, who will explain our investment philosophy.

7 New Accounts

After your accounts are opened, we have a **transfer call**. During this call, we will share your **personal transfer tracker** so you can see how your money is securely moved from one company to another.

HOW IT WORKS *PART 2*

After the essential elements of your cross-border transition have been taken care of, we'll look at the granular details of your financial plan and investment strategy.



8 Referrals

At this point we'll refer you to a **cross-border lawyer and accountant**. We only provide referrals to our clients.

9 Financial Plan

You will fill out a **financial planning questionnaire** with your current circumstances and goals. The detailed plan typically takes 6-10 weeks to complete. It acts as a blueprint to help you feel more confident in your future.

10 Rebalancing Call

This is where SWAN's **portfolio manager** will go over your current investments and determine if they are suited to your current goals and plan. On this call, you'll learn more about how your money will be invested and managed.

11 Assessment

We will set up a schedule for when you will meet with your portfolio manager to discuss how everything is progressing and review your goals.

We will **assess and make adjustments** as your life changes.

AND, AFTER THAT?

Many of our clients want to know what happens after they move their assets to SWAN. Once you're no longer worried about overpaying your taxes and getting all your financial ducks in a row, will there be a benefit to working with SWAN? And how do we help?

Portfolio Management

Working with a portfolio manager means that your advisor has a fiduciary duty to always act in your best interest. This means a portfolio manager has to put your needs above their own. They meet with investment analysts regularly to understand market conditions and global developments. And they use their knowledge to choose the individual holdings and companies in your portfolio. Some advisors who are not PMs are limited to buying mutual funds which have an increased cost and may cause complications when you are a US person or dual citizen residing in Canada. Please ask us about this.

Financial Planning

As your life changes, your needs will change as well. We aim to ensure that your financial plan is never obsolete. You should always have a plan that reflects your goals, dreams, and desires.

Estate Planning

While estate planning isn't something many people love to think about, it is essential. We will work to ensure that your estate reflects the legacy you wish to leave and your beneficiaries are taken care of. It's important to plan ahead, particularly if you have assets on both sides of the border.

Wealth Management

You've worked hard and made sacrifices. You've built a legacy that matters. As wealth management experts, it's our job to provide you with the guidance and strategy necessary to help strengthen that legacy. Time is everyone's most important resource, and no investor can go back in time to undo a poor choice. We seek to ensure that what you've worked so hard to build will provide you with the long-term income streams you require while also meeting your charitable and legacy goals.



RAYMOND JAMES®

Instead of worrying about your investments or the IRS, you should be enjoying your next adventure. SWAN stands for Sleep Well At Night, and that's our goal for every client. With the right team, your cross-border transition will be simple, easy, and stress-free.



Tiffany and John Woodfield,
SWAN Wealth Management

Contact

SWAN Wealth Management of Raymond James Ltd.

- Suite 1000 - 1499 St Paul Street
- Kelowna, BC, V1Y 6P1
- T 250.979.1805
- F 250.979.2749

www.swanwealthcoaching.com

This document has been prepared by SWAN Wealth Management. Copyright 2024.

Raymond James (USA) Ltd. (RJLU) advisors may only conduct business with residents of the states and/or jurisdictions for which they are properly registered. Raymond James (USA) Ltd., member FINRA/SIPC. | Copyright SWAN Wealth Management of Raymond James Ltd.