



BEACON GLOBAL
ADVISORS

The Importance of Selecting an Advisor with Expat Expertise

Navigating Complex Financial Terrain

As a U.S. citizen abroad, you encounter intricate financial and tax challenges—from juggling multi-country tax rules to adapting to shifting regulations and investment limitations.

An adept wealth advisor can guide your decisions on investments, tax strategies, savings, and estate planning.

Ensure your advisor is truly equipped to manage your global financial life by asking the right questions.

Are You a Fiduciary?

- Confirm that your advisor is legally bound to act in your best interests at all times.
- Fiduciary advisors offer ongoing, tailored guidance and typically charge a fee based on managed assets, aligning their success with your financial growth.
- In contrast, commission-driven advisors may focus on transactions that benefit them more than your long-term goals.

How Do You Navigate Cross-Border Investing?

- Mistakes in cross-border investing, like inadvertently choosing a passive foreign investment company (PFIC), can be costly.
- Ask about their experience in building diversified, multi-currency portfolios specifically for U.S. expats in your country of residence.
- They should explain how they manage currency risks and craft customized strategies that align with your unique financial objectives.



What's Your Experience with Local Tax Regulations?

- U.S. taxation is based on citizenship, but as an expat, you also need to comply with the tax laws of your current country.
- Your advisor must be well-versed in managing multi-jurisdictional tax issues and familiar with the tax treaty between the U.S. and your host nation to avoid overpayment.

How Will You Adapt My Estate Plan Abroad?

- Estate plans created in the U.S. may not align with the laws of your host country, potentially altering the intended legacy for your family.
- Ensure your advisor can seamlessly integrate U.S. and local estate laws so your assets are transferred as planned.

Can You Handle Inheritance Tax Nuances?

- Inheritance received by expatriates is often subject to local inheritance taxes, which depend on various factors like the decedent's domicile and the beneficiary's status.
- Your advisor should have detailed insight into these laws and tax treaties to manage your potential liabilities effectively.

Our Expertise

Beacon Global Advisors specializes in assisting expats and cross-border families. We navigate multi-jurisdictional tax regimes and complex regulatory landscapes while considering currency dynamics, diversification, and long-term investment strategies. Operating strictly in a fiduciary capacity, we ensure our recommendations are solely focused on your best interests.

Learn More

For expert guidance on maximizing your global financial potential, request a meeting with our team today.

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