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**Financial & Life Management Without Borders**

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# Expatriates/Global Citizens & Professionals

Working and living abroad **is on the rise** as multinational companies fight to maintain global competitiveness and people look to enhance life experiences



*47% of 243 multinational companies surveyed had increased traditional expats in 2019*



*Using Data provided from the OECD, we can extrapolate that there are approximately over 40 million high income individuals living abroad.*



## These highly sophisticated, mobile citizens establish complicated financial, legal, and life situations:



## Problems Looking to Solve

- Ensure expats/global citizens do not lose track of accounts as their global footprint or 'dots' grows
- Eliminate or reduce fragmented finances
- Ensure clients stay educated on important expat issues
- Improve employee productivity as financial & life management becomes less challenging and stressful
- Lack of proper legal documentation puts individuals and families at increased risk in the case of accidents or death
- Provide **key** expat services that employers do not

## Trends

- Decrease in Traditional Expat Packages and Coverage have placed more responsibility on the employee
- Fintech Advancement
- Banking-as-a-Service
- Increased Regulation and Security

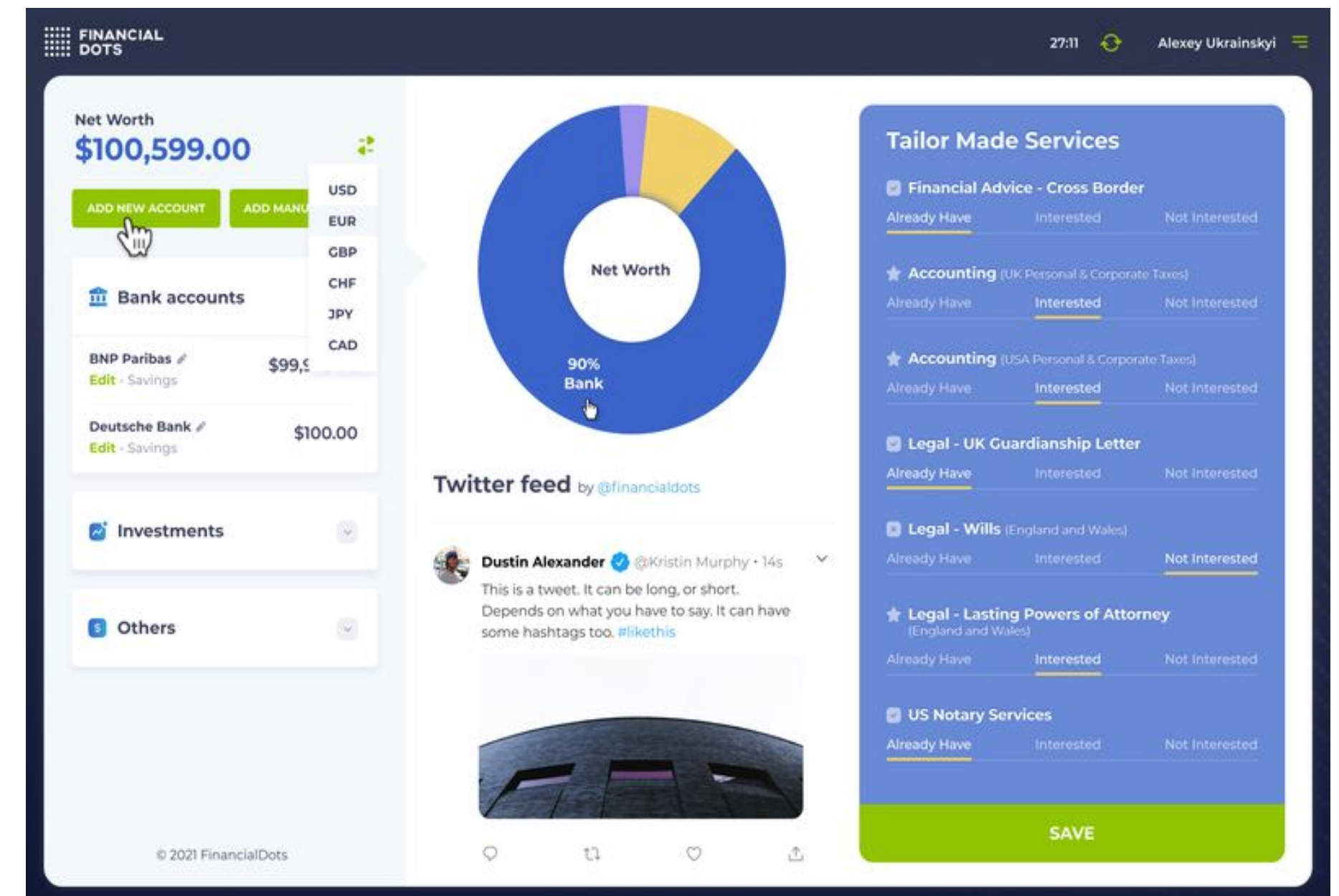
***These changes have allowed Financial Dots to bring a digital solution to solve problems, lower costs, and increase the level financial & life management***





# Financial Dots

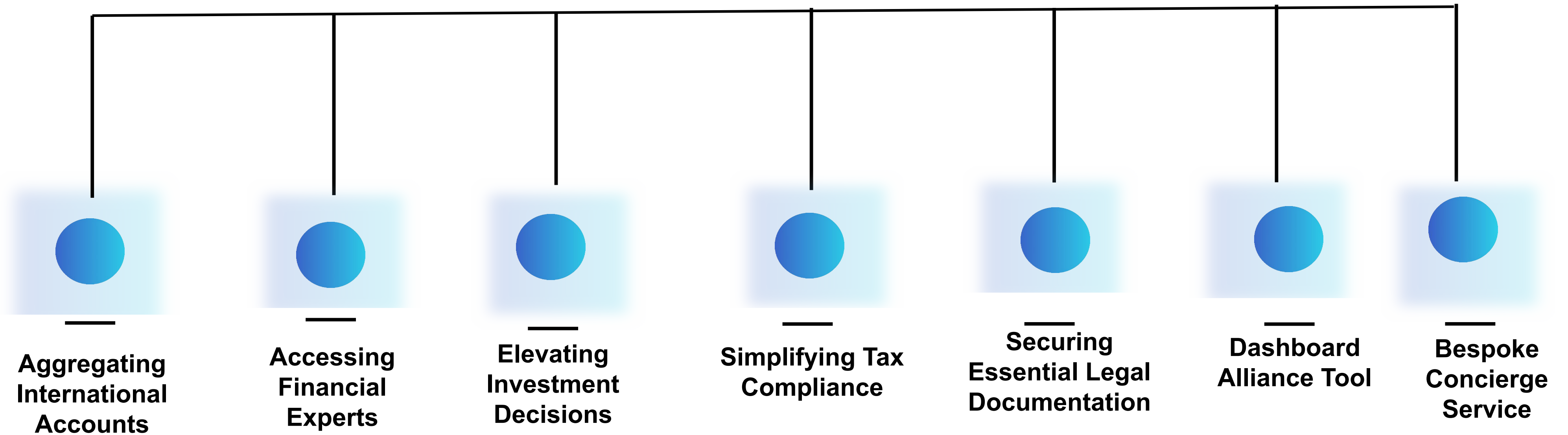
introduces a hybrid platform of technology solutions along with a personalized service to elevate your financial and life management.



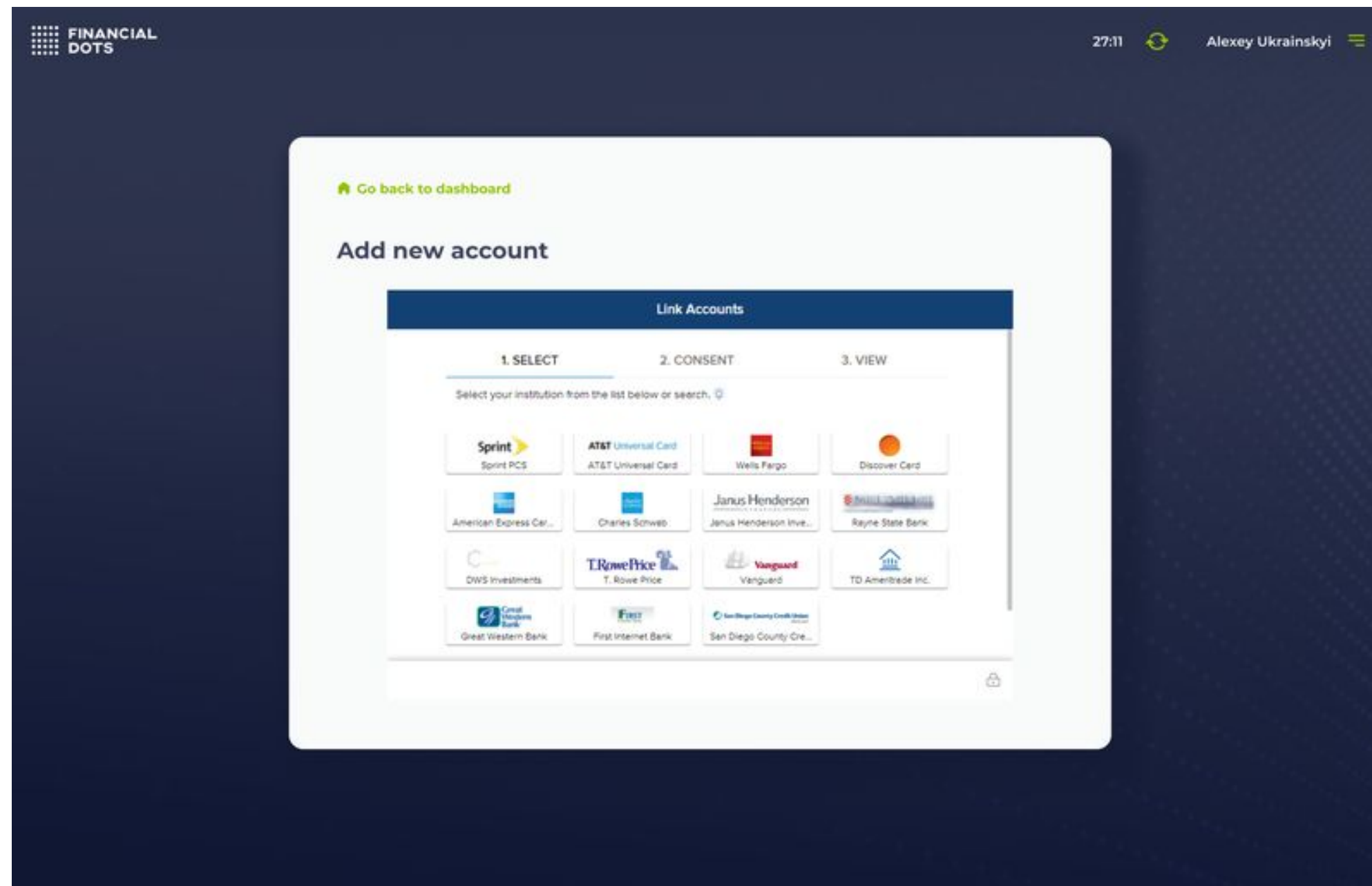
The screenshot displays the Financial Dots dashboard with the following components:

- Net Worth:** \$100,599.00
- Bank accounts:**
  - BNP Paribas - Savings: \$99,500.00
  - Deutsche Bank - Savings: \$100.00
- Investments:** (Dropdown menu)
- Others:** (Dropdown menu)
- Net Worth Donut Chart:** 90% Bank
- Twitter feed:** A tweet by @financialdots from Dustin Alexander (@Kristin Murphy) stating: "This is a tweet. It can be long, or short. Depends on what you have to say. It can have some hashtags too. #likethis"
- Tailor Made Services:**
  - Financial Advice - Cross Border: Already Have, Interested, Not Interested
  - Accounting (UK Personal & Corporate Taxes): Already Have, Interested, Not Interested
  - Accounting (USA Personal & Corporate Taxes): Already Have, Interested, Not Interested
  - Legal - UK Guardianship Letter: Already Have, Interested, Not Interested
  - Legal - Wills (England and Wales): Already Have, Interested, Not Interested
  - Legal - Lasting Powers of Attorney (England and Wales): Already Have, Interested, Not Interested
  - US Notary Services: Already Have, Interested, Not Interested
- SAVE** button at the bottom right.

# Optimize your financial and life management decisions through Financial Dots by:



Never lose track of your accounts around the world!



# Aggregating International Accounts

With a consolidated view of your financial situation and **connection to over 20k accounts globally,** View your net worth as it changes.



# Access a network of cross-border & domestic financial experts

These services are  
tailor-made for you based on  
your individual profile.

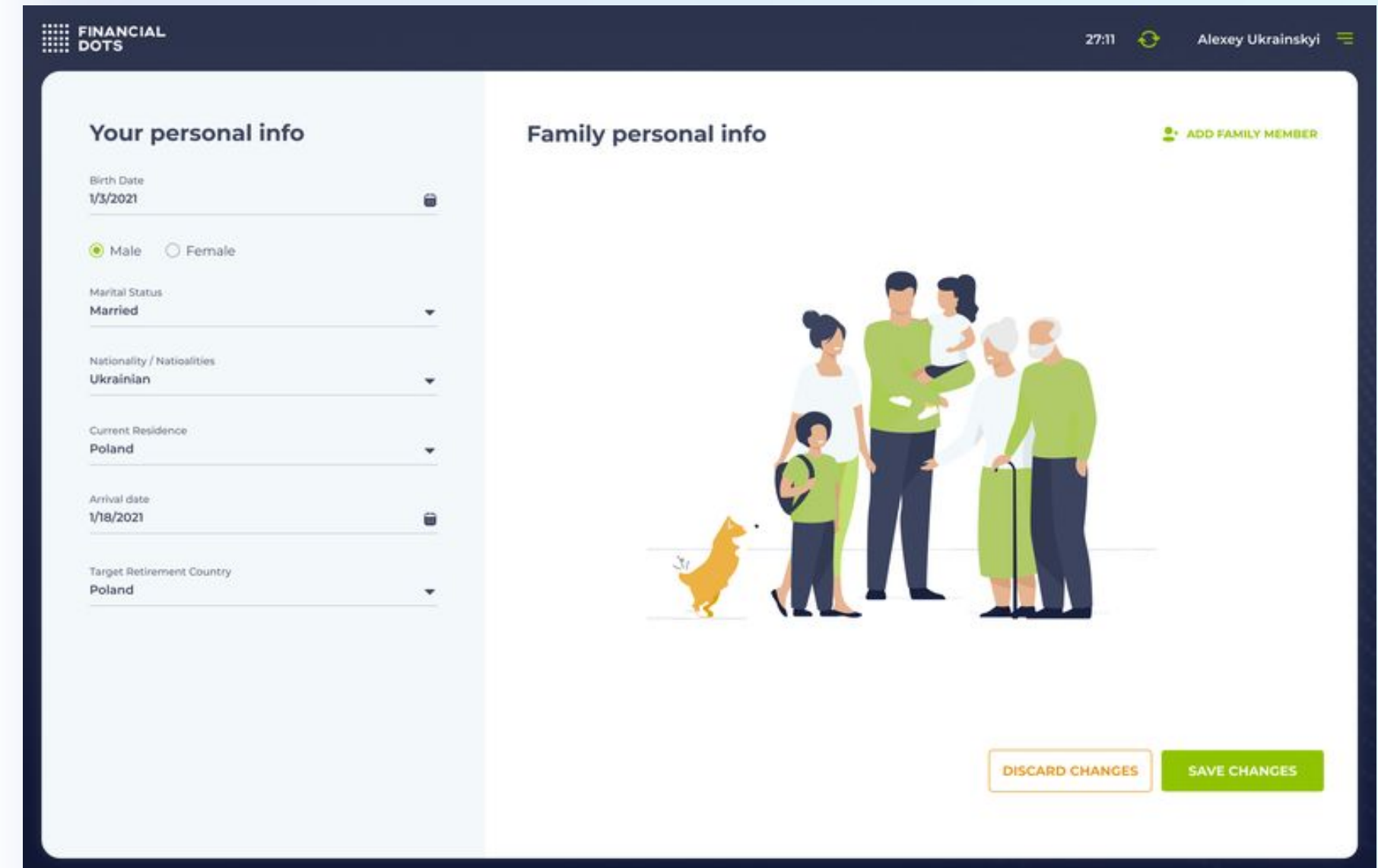
A screenshot of a mobile application interface titled "Tailor Made Services". It lists seven service categories with three selection options: "Already Have", "Interested", and "Not Interested". The "Interested" option is selected for most services. A green "SAVE" button is at the bottom.

Service	Already Have	Interested	Not Interested
<input checked="" type="checkbox"/> Financial Advice - Cross Border	Not Selected	Selected	Not Selected
★ Accounting (UK Personal & Corporate Taxes)	Not Selected	Selected	Not Selected
★ Accounting (USA Personal & Corporate Taxes)	Not Selected	Selected	Not Selected
<input checked="" type="checkbox"/> Legal - UK Guardianship Letter	Not Selected	Selected	Not Selected
<input checked="" type="checkbox"/> Legal - Wills (England and Wales)	Not Selected	Not Selected	Selected
★ Legal - Lasting Powers of Attorney (England and Wales)	Not Selected	Selected	Not Selected
<input checked="" type="checkbox"/> US Notary Services	Not Selected	Selected	Not Selected

SAVE

# Optimize multinational investments

Certain investments work better for specific nationalities. Identify personalized investment opportunities tailored to your location.

A screenshot of the Financial Dots user profile page. The page is divided into two main sections: "Your personal info" and "Family personal info".  
**Your personal info:**

- Birth Date: 1/3/2021
- Gender:  Male  Female
- Marital Status: Married
- Nationality / Nationalities: Ukrainian
- Current Residence: Poland
- Arrival date: 1/18/2021
- Target Retirement Country: Poland

**Family personal info:**

- ADD FAMILY MEMBER button
- Illustration of a family (mother, father, child, grandparents, dog)
- DISCARD CHANGES button
- SAVE CHANGES button



# Tax Compliance

Our taxes can be simple, standard or complex. We might have personal and business taxes to file. Find the right service so you pay the right price for what you need.

Form **1040** Department of the Treasury—Internal Revenue Service (99) **2019** U.S. Individual Income Tax Return OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

**Filing Status**  Single  Married filing jointly  Married filing separately (MFS)  Head of household (HOH)  Qualifying widow(er) (QW)

Check only one box. If you checked the MFS box, enter the name of spouse. If you checked the HOH or QW box, enter the child's name if the qualifying person is a child but not your dependent.

Your first name and middle initial \_\_\_\_\_ Last name \_\_\_\_\_ Your social security number \_\_\_\_\_

If joint return, spouse's first name and middle initial \_\_\_\_\_ Last name \_\_\_\_\_ Spouse's social security number \_\_\_\_\_

Home address (number and street). If you have a P.O. box, see instructions. Apt. no. \_\_\_\_\_ **Presidential Election Campaign** Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund.  You  Spouse

City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).

Foreign country name \_\_\_\_\_ Foreign province/state/country \_\_\_\_\_ Foreign postal code \_\_\_\_\_ If more than four dependents, see instructions and ✓ here

**Standard Deduction**  Someone can claim:  You as a dependent  Your spouse as a dependent  Spouse itemizes on a separate return or you were a dual-status alien

**Age/Blindness** You:  Were born before January 2, 1955  Are blind  Spouse:  Was born before January 2, 1955  Is blind

**Dependents** (see instructions): (1) First name \_\_\_\_\_ Last name \_\_\_\_\_ (2) Social security number \_\_\_\_\_ (3) Relationship to you \_\_\_\_\_ (4) ✓ if qualifies for (see instructions): Child tax credit \_\_\_\_\_ Credit for other dependents \_\_\_\_\_

**Standard Deduction for—**  
 • Single or Married filing separately, \$12,000  
 • Married filing jointly or Qualifying widow(er), \$18,000  
 • Head of household, \$18,350  
 • If you checked any box under Standard Deduction, see instructions.

1	Wages, salaries, tips, etc. Attach Form(s) W-2	2a	Taxable
2a	Tax-exempt interest	3a	Ordinary
3a	Qualified dividends	4a	Taxable
4a	IRA distributions	4c	Taxable
c	Pensions and annuities	5a	Taxable
5a	Social security benefits		
6	Capital gain or (loss). Attach Schedule D if required. If not required, check here		
7a	Other income from Schedule 1, line 9		
b	Add lines 1, 2b, 3b, 4b, 4d, 5b, 6, and 7a. This is your <b>total income</b>		
8a	Adjustments to income from Schedule 1, line 22		
b	Subtract line 8a from line 7b. This is your <b>adjusted gross income</b>		
9	<b>Standard deduction or itemized deductions</b> (from Schedule A)		
10	Qualified business income deduction. Attach Form 8995 or Form 8995-A		
11a	Add lines 9 and 10		
b	<b>Taxable income.</b> Subtract line 11a from line 8b		

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.

**HM Revenue & Customs** **Tax Return 2019**  
 Tax year 6 April 2018 to 5 April 2019 (2018-19)

UTR New Case  
 NINO \_\_\_\_\_  
 Employer reference \_\_\_\_\_  
 Date 06 April 2019

HM Revenue and Customs office address  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Telephone \_\_\_\_\_  
 For Reference \_\_\_\_\_

**Your tax return**  
 This notice requires you, by law, to make a return of your taxable income and capital gains, and any documents requested, for the year from 6 April 2018 to 5 April 2019.

**Most people file online**  
 It's quick and easy to file online. Get started by typing [www.gov.uk/log-in-file-self-assessment-tax-return](http://www.gov.uk/log-in-file-self-assessment-tax-return) into your internet browser address bar to go directly to our official website.

**Deadlines**  
 We must receive your tax return by these dates:  
 • if you're using a paper return – by 31 October 2019 (or 3 months after the date of this notice if that's later)  
 • if you're filing a return online – by 31 January 2020 (or 3 months after the date of this notice if that's later)

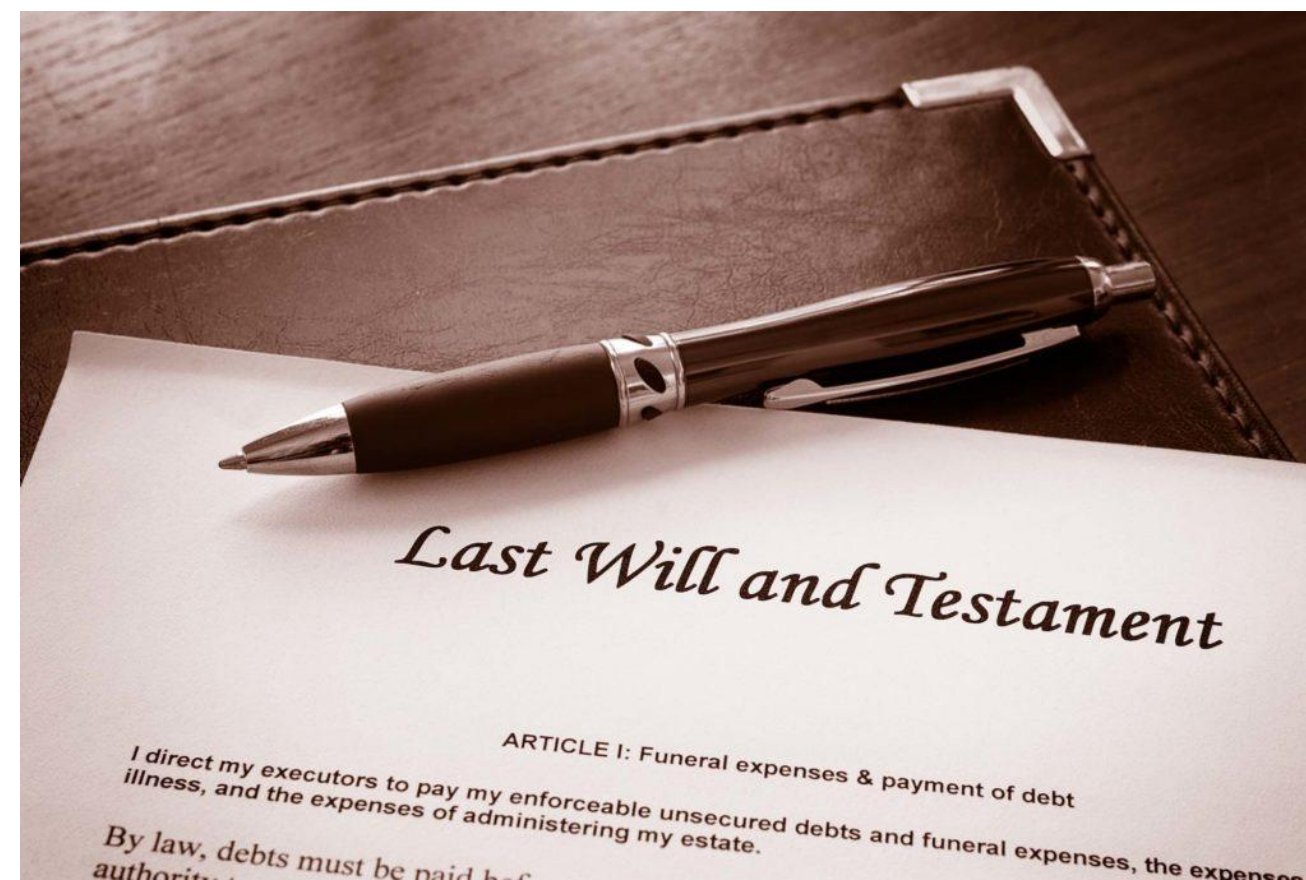
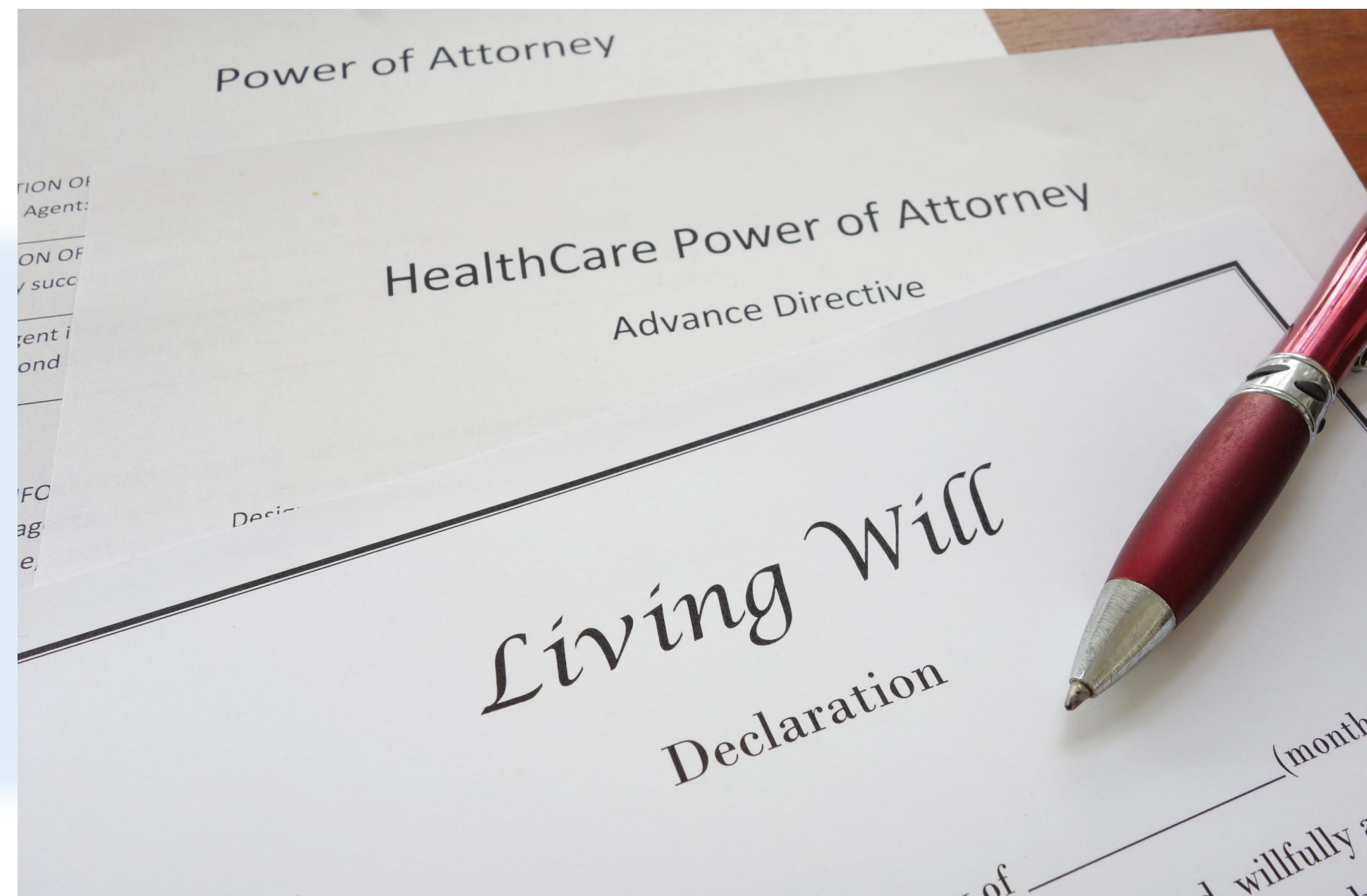
If your return is late you'll be charged a £100 penalty. If your return is more than 3 months late, you'll be charged daily penalties of £10 a day. If you pay late you'll be charged interest and a late payment penalty.

**Starting your tax return**  
 Before you start to fill it in, look through your tax return to make sure there is a section for all your income and claims - you may need some separate supplementary pages (see page TR 2 and the Tax Return notes).



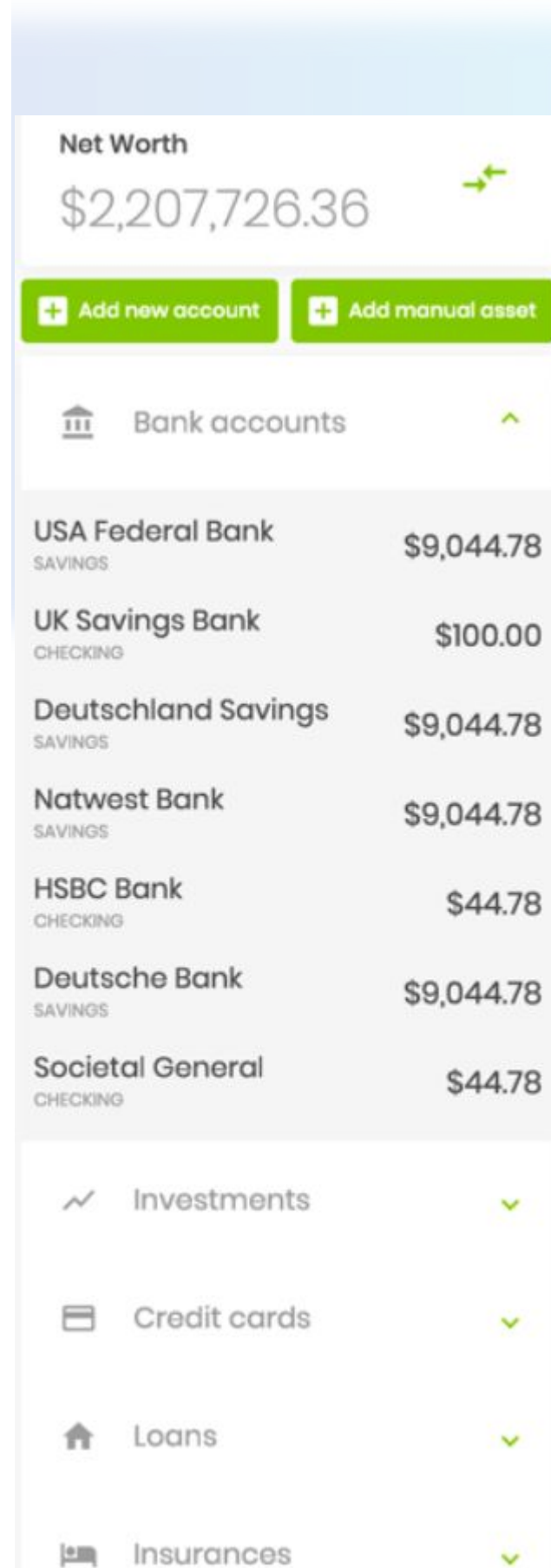
# Essential Legal Documentation

It's important that we have the right documents in place to mitigate risk and ensure security for our families.



**Temporary Guardianship**





Net Worth  
\$2,207,726.36

+ Add new account + Add manual asset

Bank accounts

USA Federal Bank SAVINGS	\$9,044.78
UK Savings Bank CHECKING	\$100.00
Deutschland Savings SAVINGS	\$9,044.78
Natwest Bank SAVINGS	\$9,044.78
HSBC Bank CHECKING	\$44.78
Deutsche Bank SAVINGS	\$9,044.78
Societal General CHECKING	\$44.78

Investments

Credit cards

Loans

Insurances



## Dashboard Alliance Tool

Improve investment decision making and tax compliance by securely sharing your financial dashboard with your Financial Advisors or Accountants





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## Bespoke Concierge Service

Our clients tend to have complex situations where generalist advice is inappropriate. We have built a network of specialists to ensure you receive the best tailor-made solutions.

## Pricing

£375 (ex Vat) for 1 Year Subscription with 1  
Month Free Trial Period

### Includes

- Access to over 20,000 financial institutions globally
- Auto-updated holistic view of your net worth
- Introductions to best-in-class cross-border service providers
- Data sharing with your accountant or financial advisor
- Tailor-Made services based on individuals profile
- Curated alerts and content on cross-border information

### Additional Costs

- Procured Legal Documentation
- Accounting Services

# Sign-Up Today

Contact us by clicking 'Help' from the main page or email us directly at [contactus@financialdots.com](mailto:contactus@financialdots.com). We look forward to hearing from you!

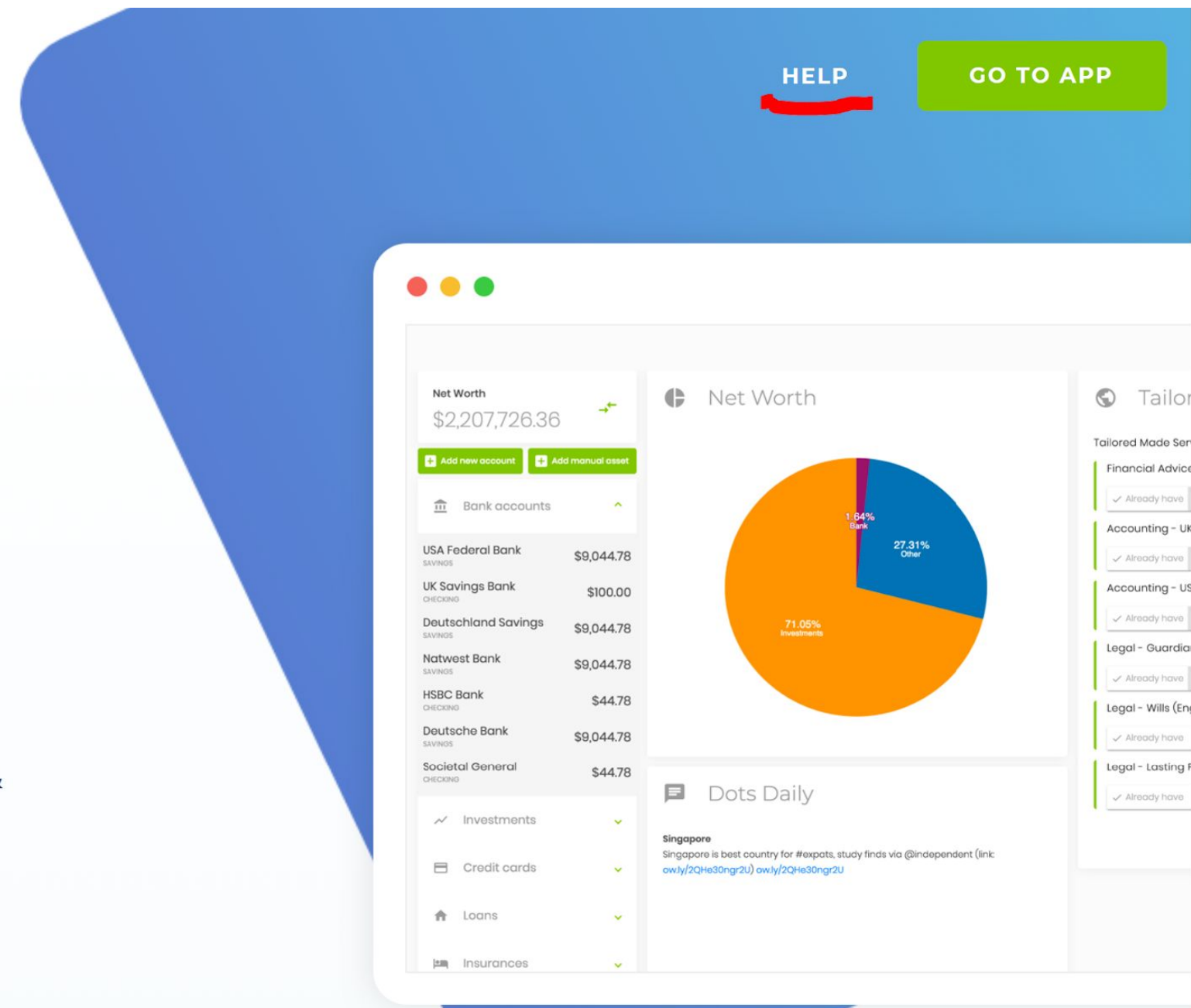


THE FINANCIAL DOTS PLATFORM

## Financial & Life Management Without Borders

Bringing simplicity, structure, and prosperity to expat financial & life management.

GO TO APP



HELP GO TO APP

Net Worth \$2,207,726.36

Net Worth

Tailor

Financial Advice

Accounting - UK

Accounting - US

Legal - Guardian

Legal - Wills (Eng)

Legal - Lasting F

Bank accounts	Balance
USA Federal Bank SAVINGS	\$9,044.78
UK Savings Bank CHECKING	\$100.00
Deutschland Savings SAVINGS	\$9,044.78
Natwest Bank SAVINGS	\$9,044.78
HSBC Bank CHECKING	\$44.78
Deutsche Bank SAVINGS	\$9,044.78
Societal General CHECKING	\$44.78

Investments

Credit cards

Loans

Insurances

Dots Daily

Singapore is best country for #expats, study finds via @independent (link: [owly/2QHe30ng2U](#)) [owly/2QHe30ng2U](#)

71.05% Investments

27.31% Other

1.64% Bank





**Bringing simplicity, structure, and  
prosperity to expats and global citizens**

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Financial Dots Limited is regulated by the Financial Conduct Authority as an Account Information Services Provider (910532)