




Financial & Life Management Without Borders

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

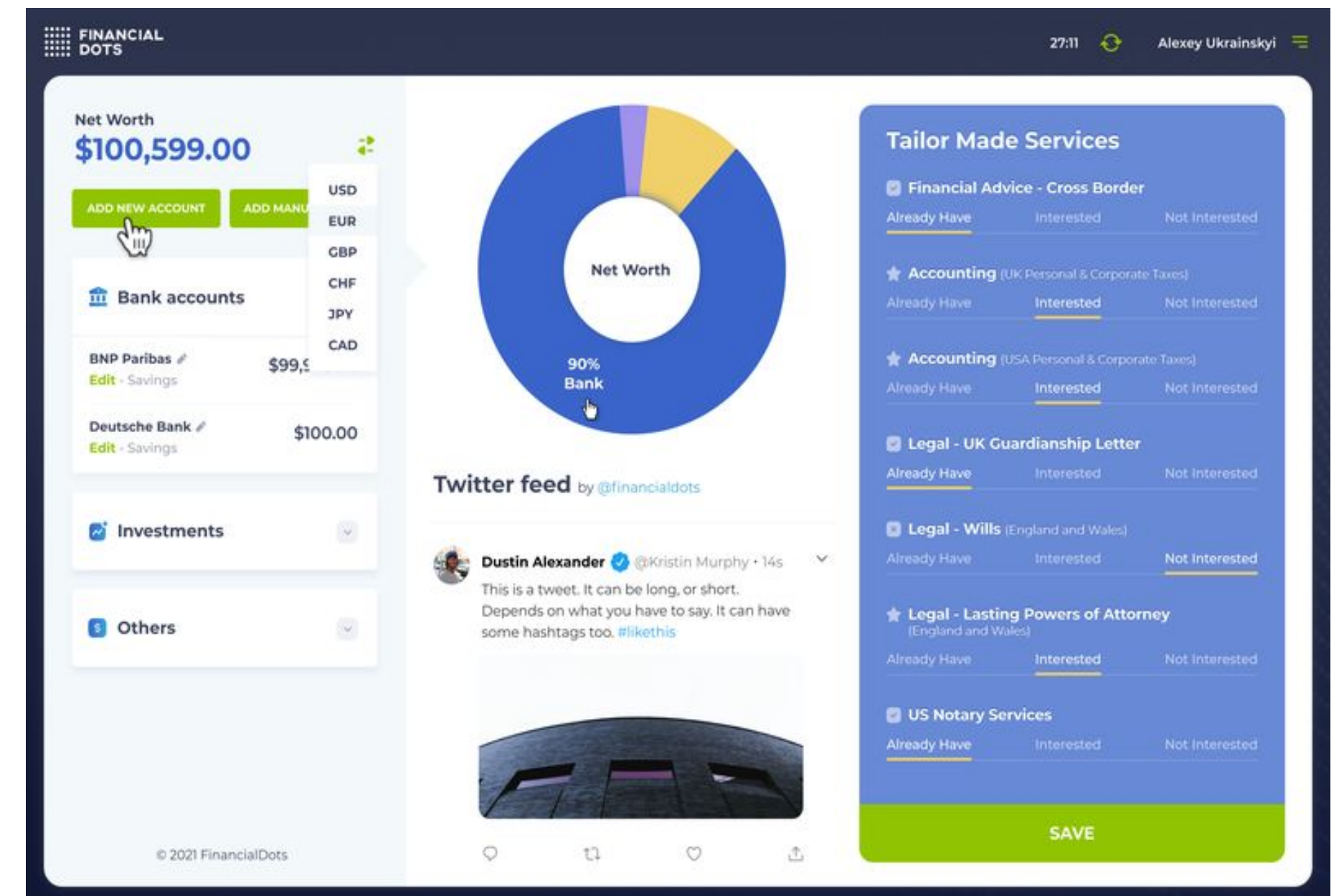
- Decrease in Traditional Expat Packages and Coverage have placed more responsibility on the employee
- Fintech Advancement
- Banking-as-a-Service
- Increased Regulation and Security

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

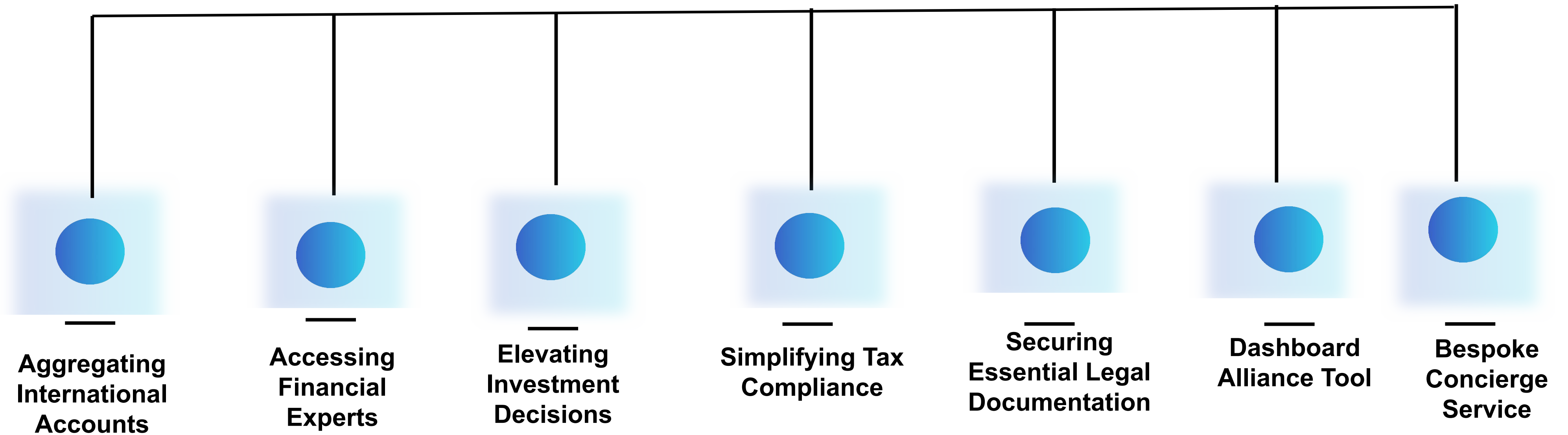


Financial Dots

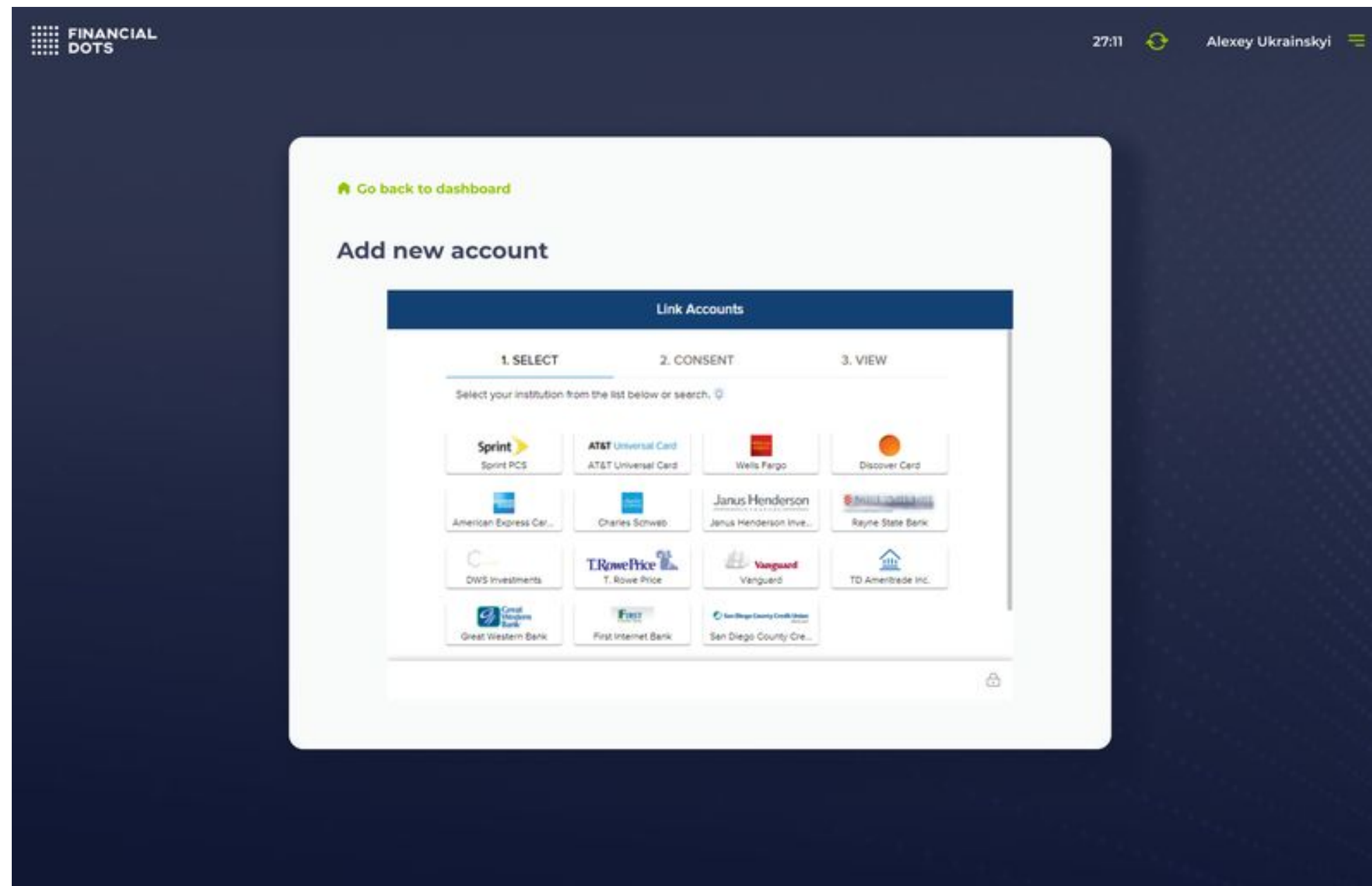
introduces a hybrid platform of technology solutions along with a personalized service to elevate your financial and life management.



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.

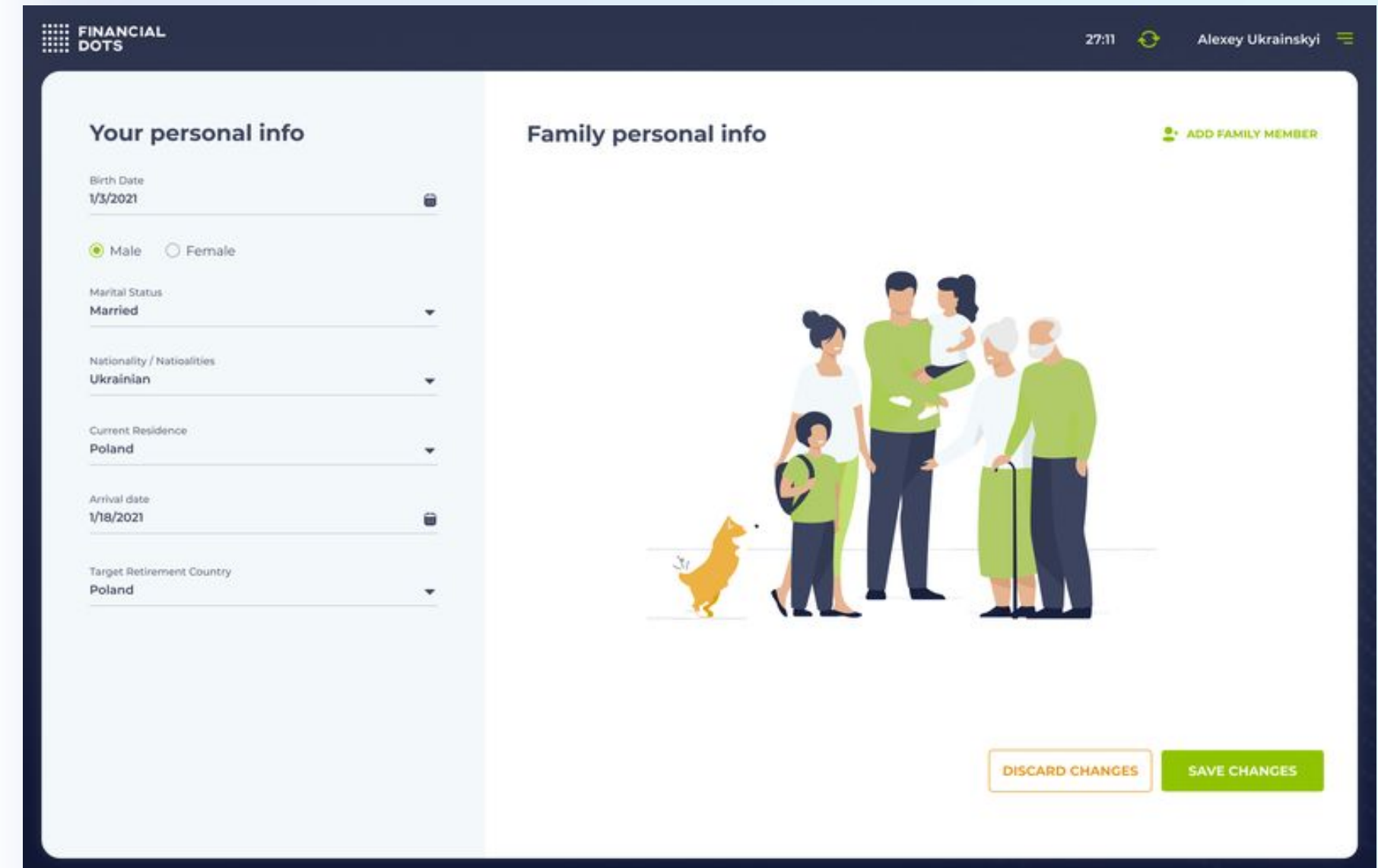
A screenshot of a mobile application interface titled "Tailor Made Services". It lists seven service categories with progress indicators for "Already Have", "Interested", and "Not Interested". The "Interested" category for each service is highlighted with a yellow underline. At the bottom is a green "SAVE" button.

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

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 web application. The interface is dark-themed with white text. At the top left is the "FINANCIAL DOTS" logo, and at the top right is the user's name "Alexey Ukrainkyi" and a refresh icon. The main content is divided into two columns: "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/county _____ 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 total income		
8a	Adjustments to income from Schedule 1, line 22		
b	Subtract line 8a from line 7b. This is your adjusted gross income		
9	Standard deduction or itemized deductions (from Schedule A)		
10	Qualified business income deduction. Attach Form 8995 or Form 8995-A		
11a	Add lines 9 and 10		
b	Taxable income. 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 _____

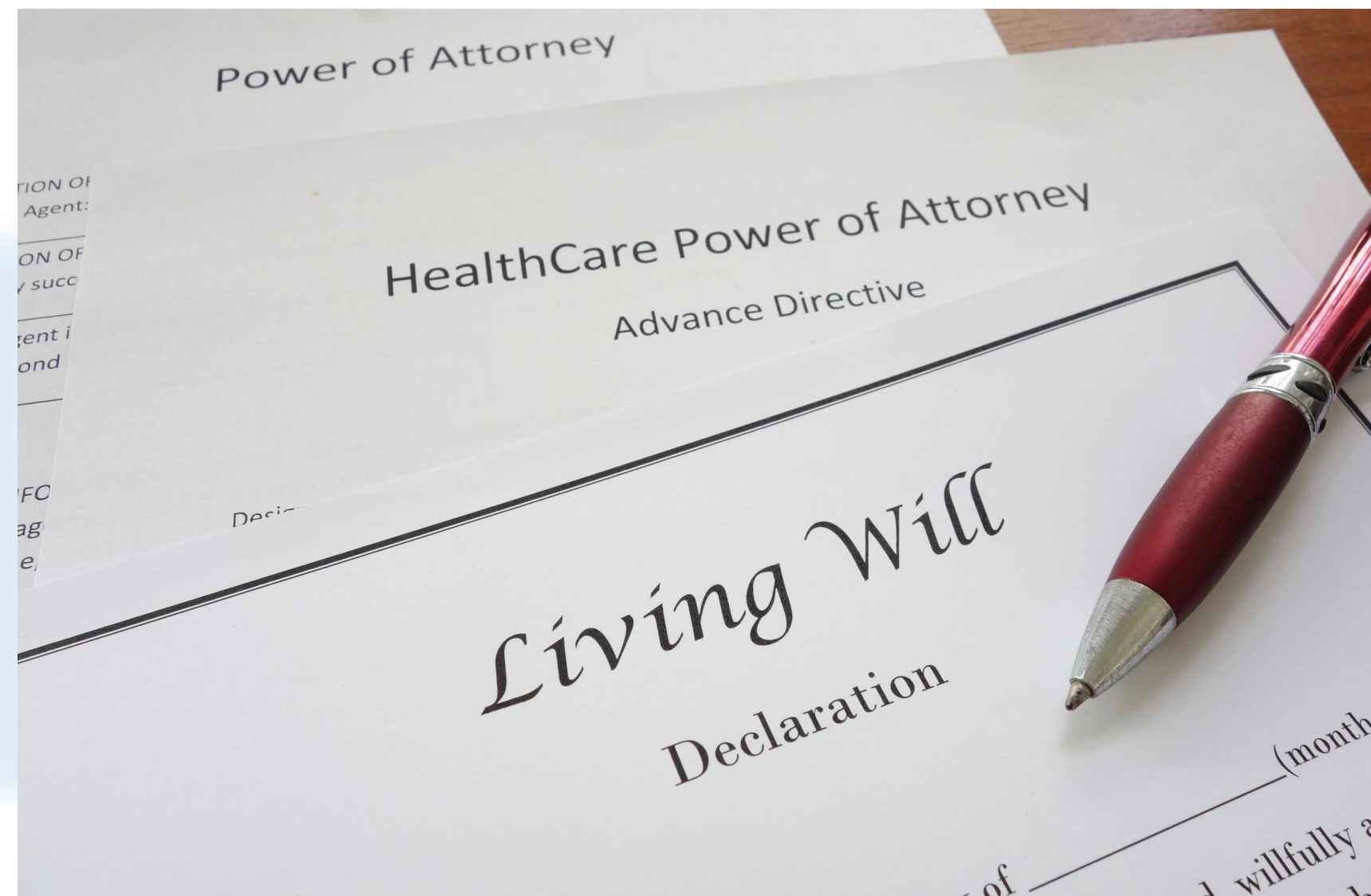
Your tax return
 This notice requires you, by law, to make a return of your taxable income and capital gains, and any documents requested, for the year from 6 April 2018 to 5 April 2019.

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 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)

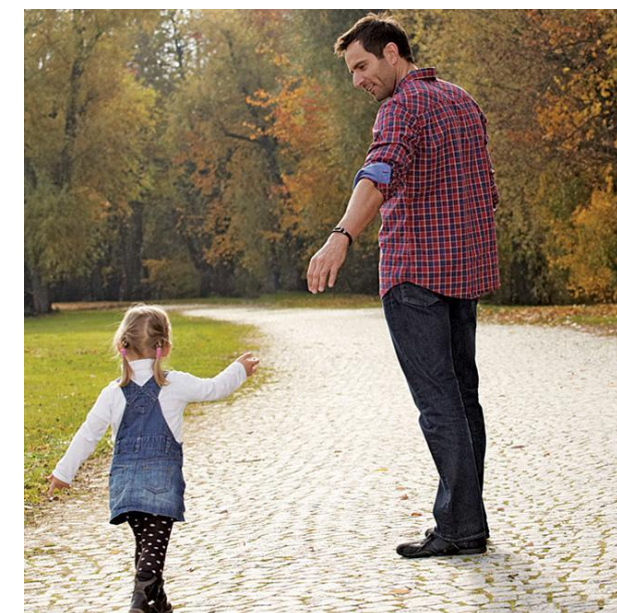
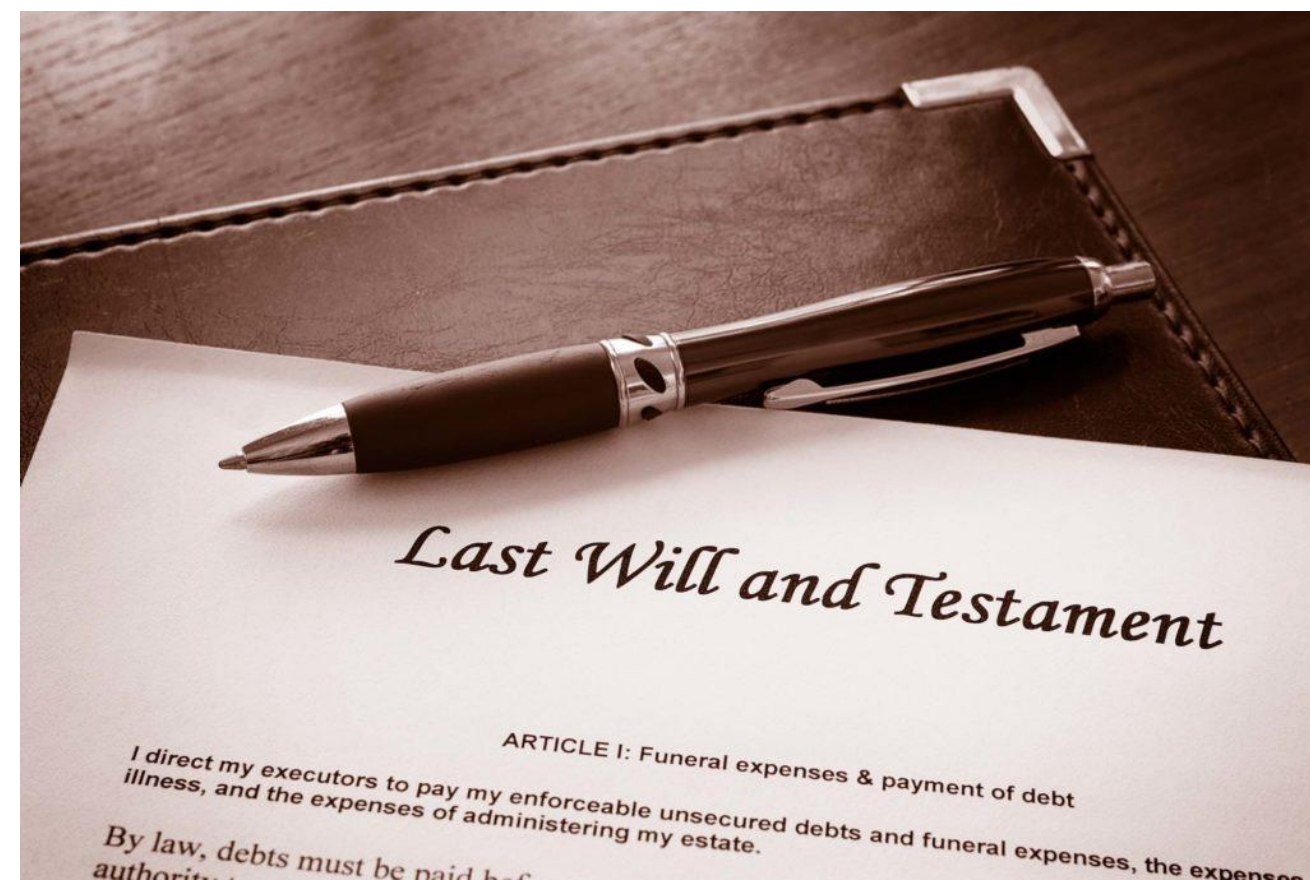
If your return is late you'll be charged a £100 penalty. If your return is more than 3 months late, you'll be charged daily penalties of £10 a day. If you pay late you'll be charged interest and a late payment penalty.

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).

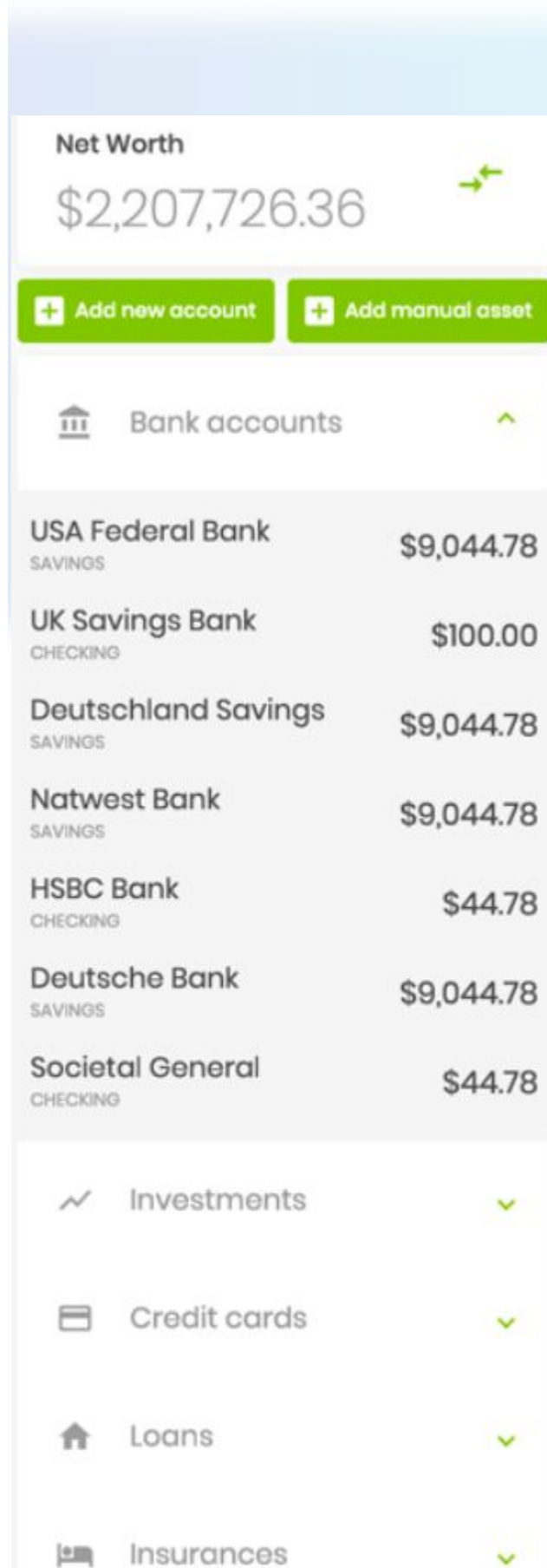


Essential Legal Documentation

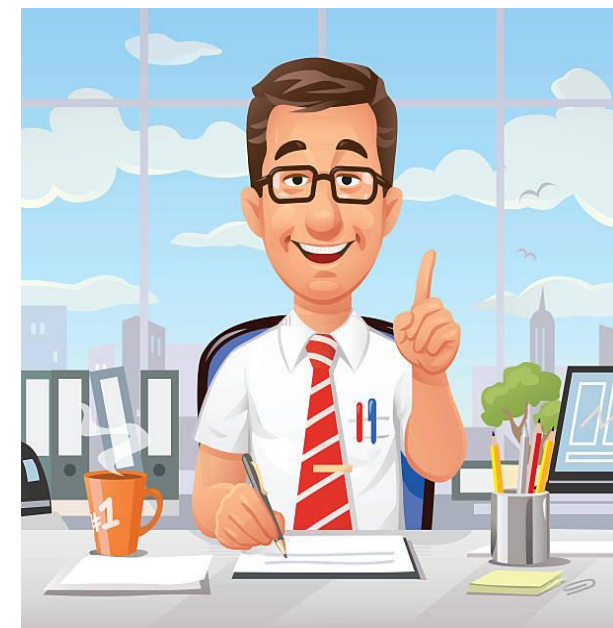
It's important that we have the right documents in place to mitigate risk and ensure security for our families.



Temporary Guardianship

A screenshot of a financial dashboard. At the top, it shows "Net Worth" as "\$2,207,726.36" with a green upward arrow. Below this are two green buttons: "Add new account" and "Add manual asset". A section titled "Bank accounts" with a bank icon and an upward arrow contains a list of accounts. Below this are sections for "Investments", "Credit cards", "Loans", and "Insurances", each with a checkmark icon and a downward arrow.

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



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. We look forward to hearing from you!

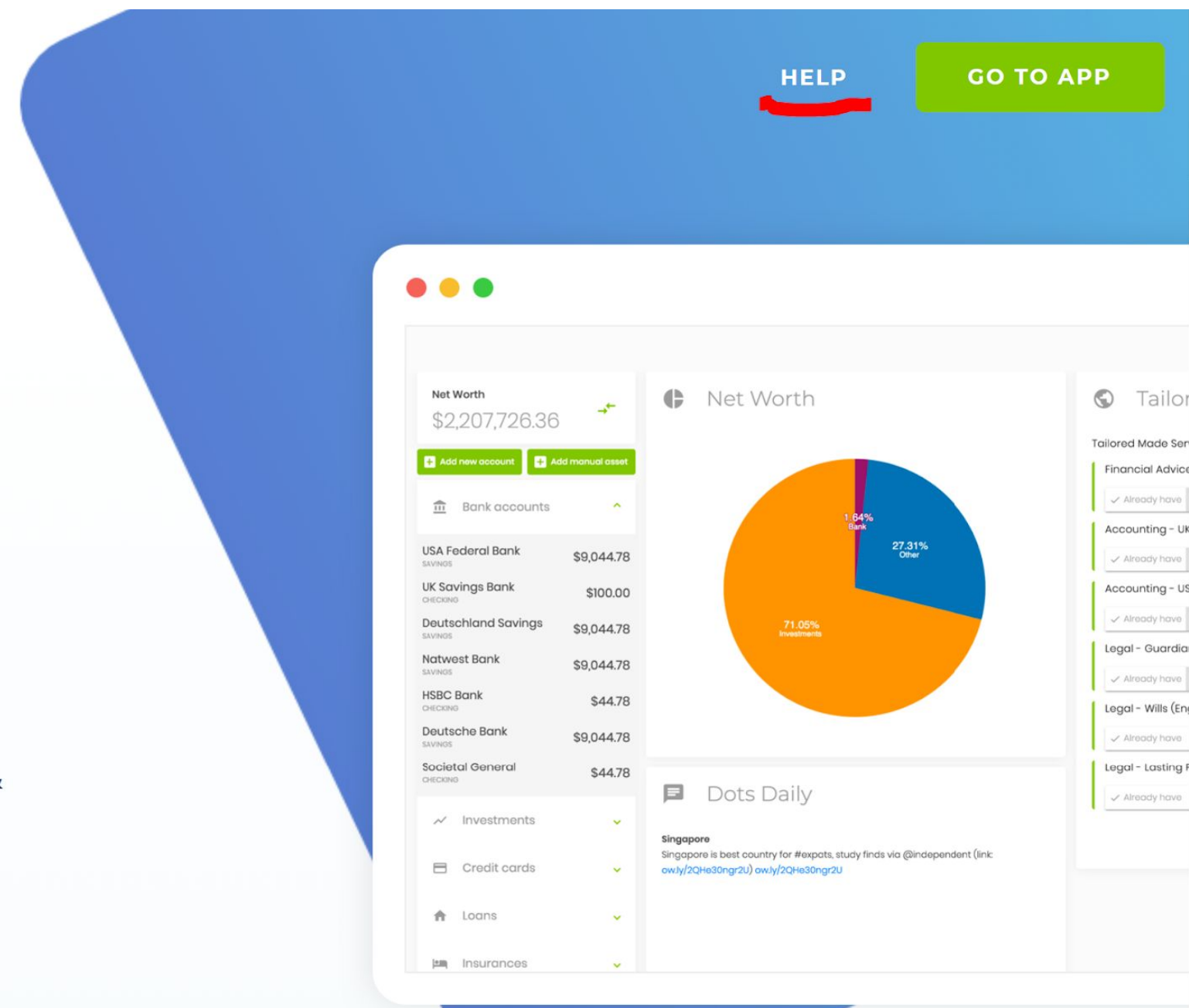


THE FINANCIAL DOTS PLATFORM

Financial & Life Management Without Borders

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

GO TO APP



The screenshot displays the Financial Dots app interface. At the top right, there are buttons for 'HELP' (underlined in red) and 'GO TO APP'. The main dashboard shows a 'Net Worth' of \$2,207,726.36. Below this, there are two buttons: 'Add new account' and 'Add manual asset'. A table lists various bank accounts with their balances:

Bank	Account Type	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

To the right of the table is a pie chart titled 'Net Worth' showing the distribution of assets: 71.05% Investments, 27.31% Other, and 1.64% Cash. Below the pie chart is a 'Dots Daily' section with a news snippet about Singapore. On the far right, there is a 'Tailored Made Sen' sidebar with a list of services, each with a checkmark and the text 'Already have':

- Financial Advice
- Accounting - UK
- Accounting - US
- Legal - Guardia
- Legal - Wills (Eng
- Legal - Lasting F



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

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