



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

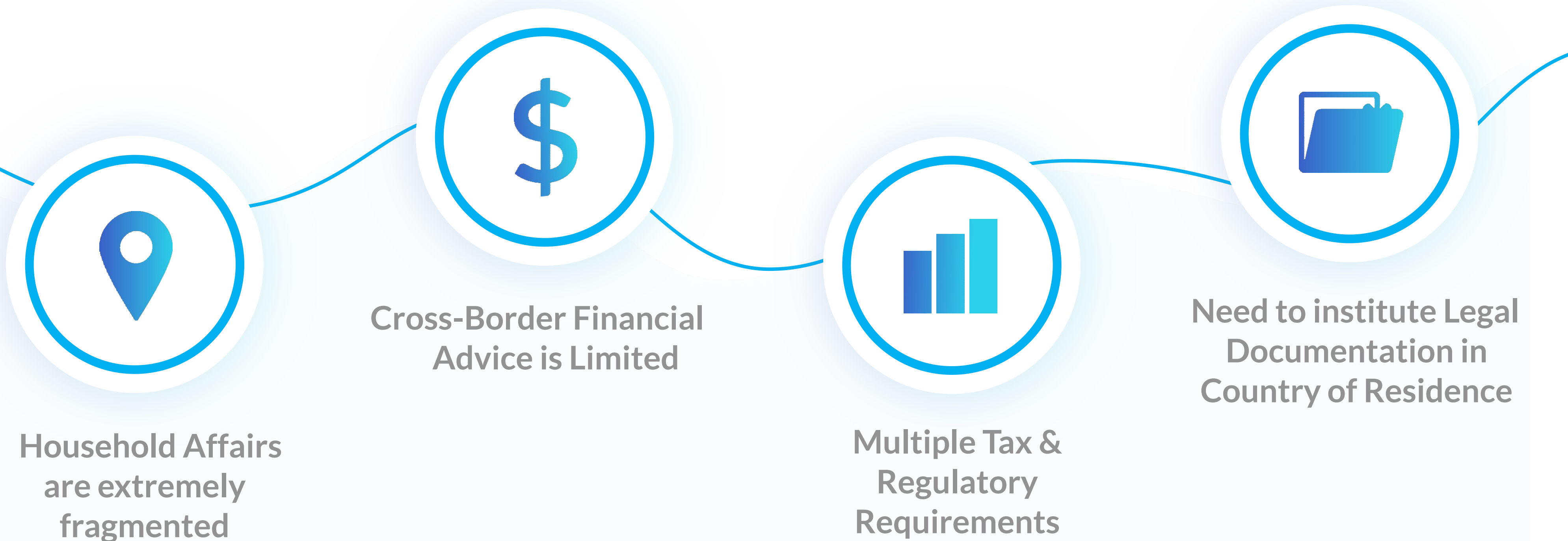
47% of 243 multinational companies surveyed had increased traditional expats in 2019




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

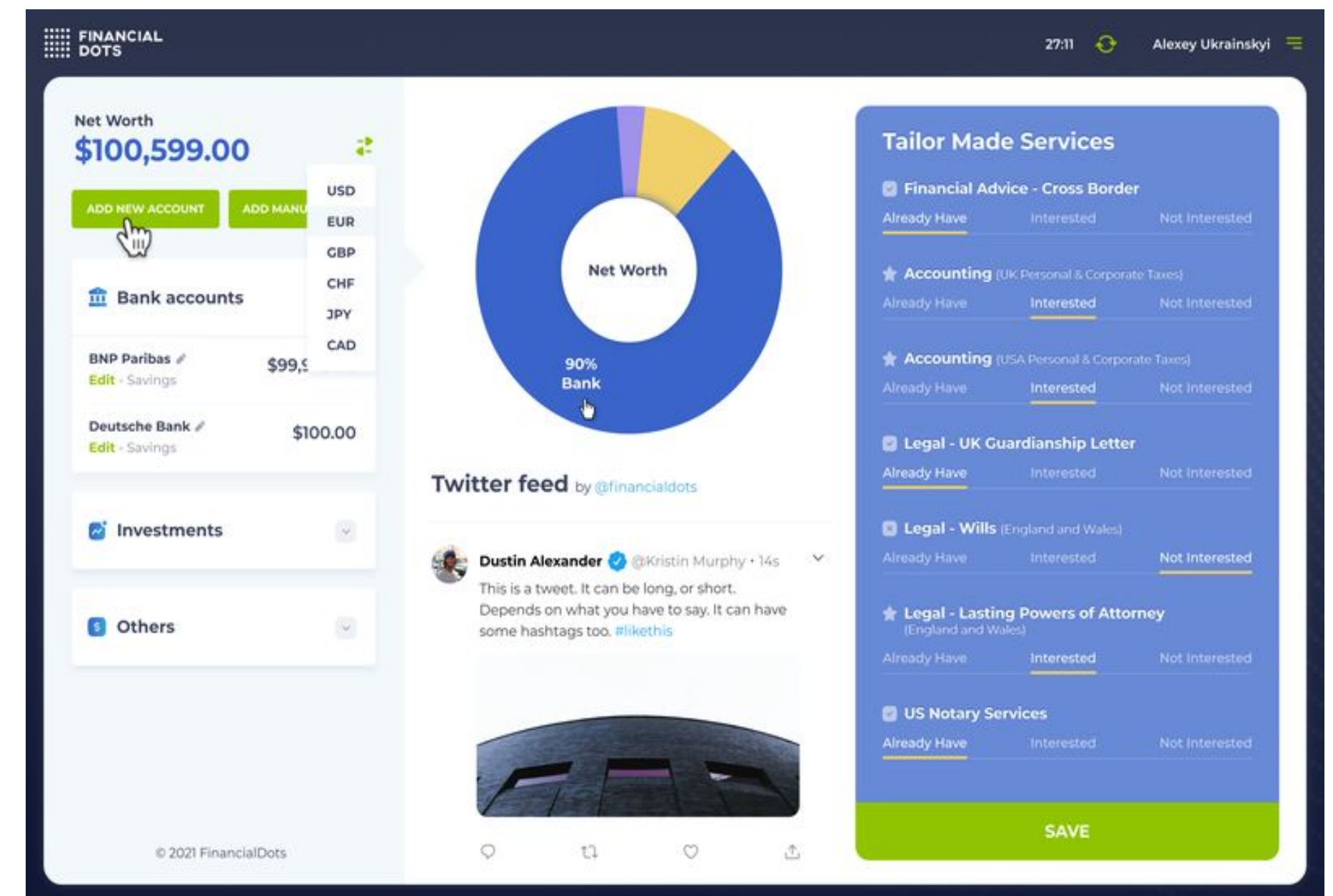
- Decrease in Traditional Expat Packages and Coverage have placed more responsibility on the employee
- Fintech Advancement
- Banking-as-a-Service
- Increased Regulation and Security

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

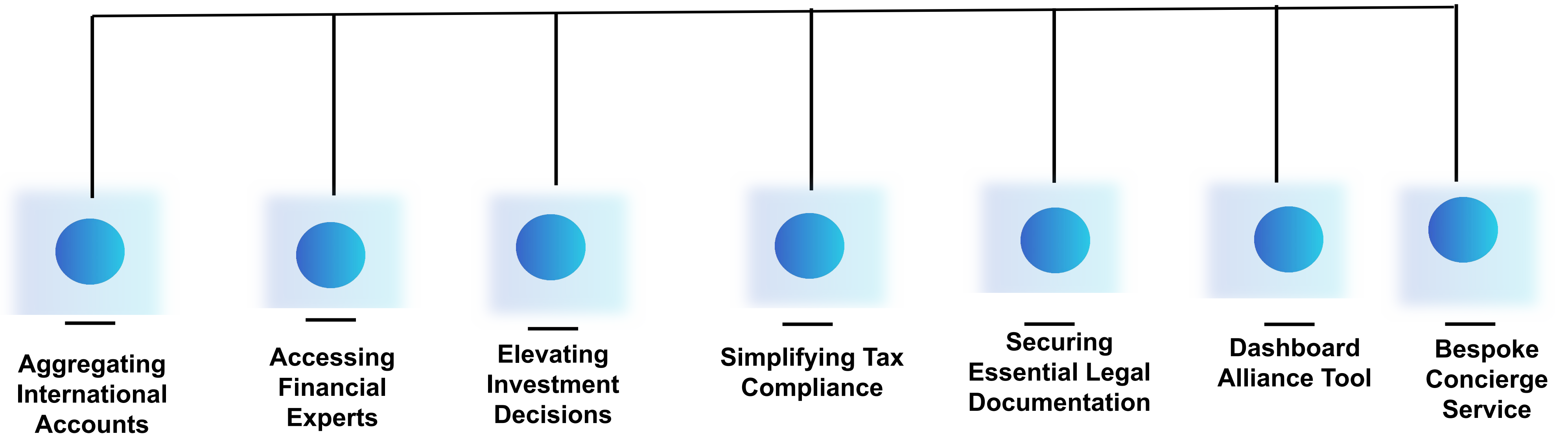


Financial Dots

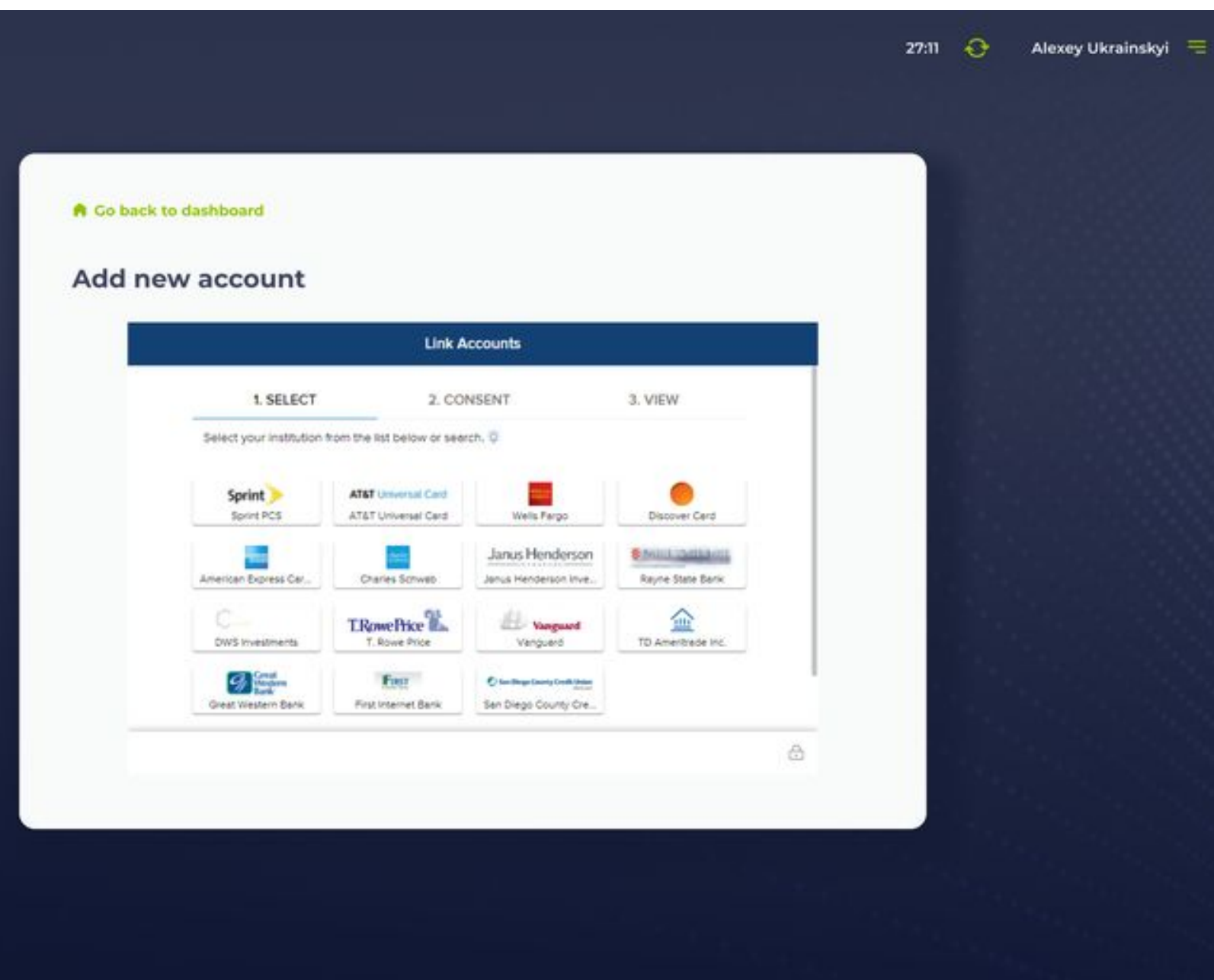
introduces a hybrid platform of technology solutions along with a personalized service to elevate your financial and life management.



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.

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

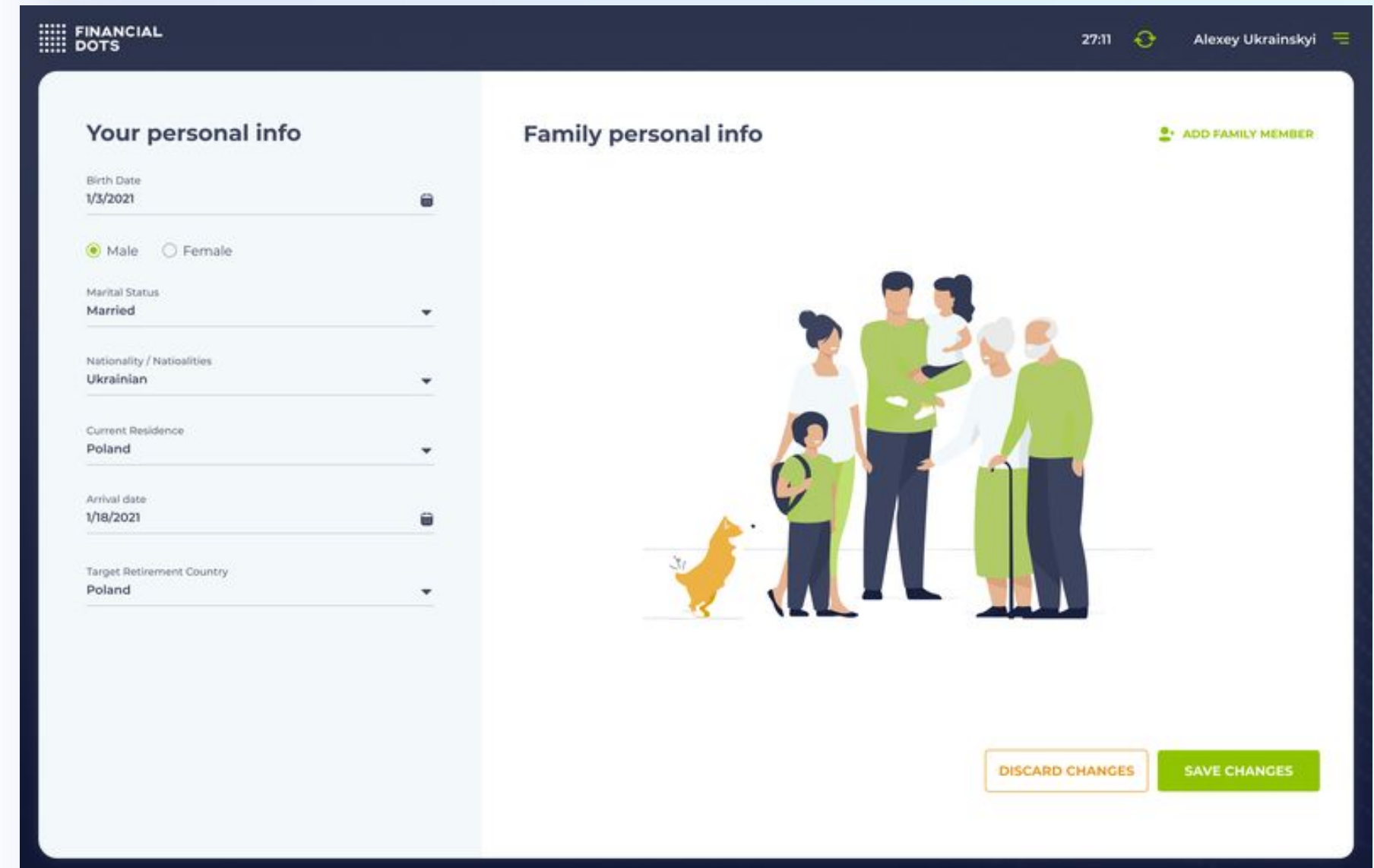
Interested

Not Interested

SAVE

Optimize multinational investments

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



The screenshot displays the Financial Dots web application interface. The top navigation bar includes the Financial Dots logo, the time 27:11, a refresh icon, and the user's name Alexey Ukrainskyi. The main content area is divided into two panels. The left panel, titled "Your personal info", contains a form with the following fields: Birth Date (1/3/2021), Gender (Male selected, Female unselected), Marital Status (Married), Nationality / Nationalities (Ukrainian), Current Residence (Poland), Arrival date (1/18/2021), and Target Retirement Country (Poland). The right panel, titled "Family personal info", features an "ADD FAMILY MEMBER" button and a large illustration of a family (a man, a woman, a child, and an elderly couple) with a dog. At the bottom right of the interface are two buttons: "DISCARD CHANGES" and "SAVE CHANGES".

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

1 Wages, salaries, tips, etc. Attach Form(s) W-2
2a Tax-exempt interest
3a Qualified dividends
4a IRA distributions
c Pensions and annuities
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

Standard Deduction for—
• Single or Married filing separately, \$12,000
• Married filing jointly or Qualifying widow(er), \$24,000
• Head of household, \$18,000
• If you checked any box under Standard Deduction, see instructions.

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.

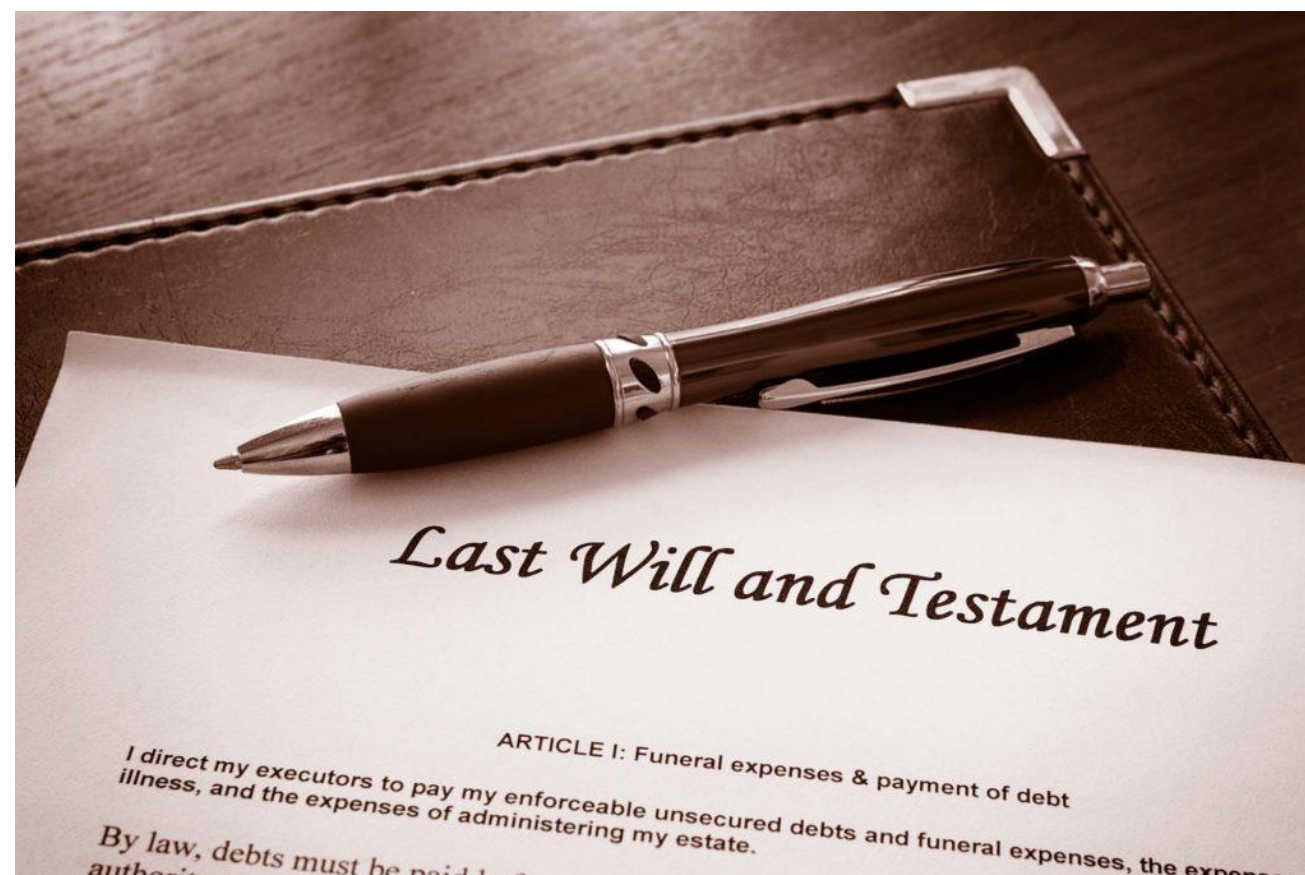
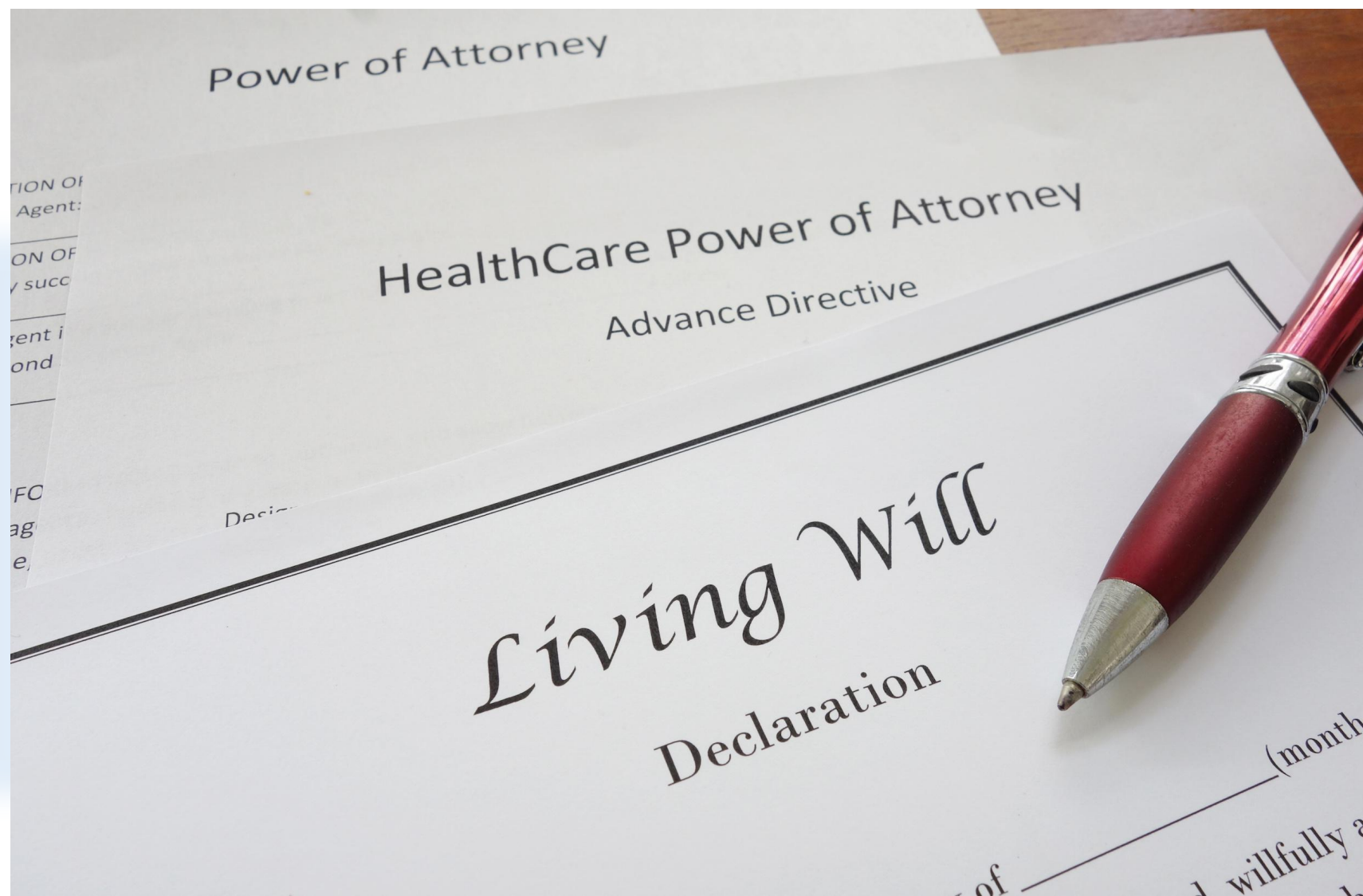
Deadlines
We must receive your tax return by these dates:
• if you're using a paper return - by 31 October 2019 (or 3 months after the date of this notice if that's later)
• if you're filing a return online - by 31 January 2020 (or 3 months after the date of this notice if that's later)
If your return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

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.
Do not use a search website to find HMRC services online. If you haven't sent a tax return online before, why not join the 92% of people who already do it online? It's easy, secure and available 24 hours a day and you can also sign up for email alerts and online messages to help you manage your tax affairs.
To file on paper, please fill in this form using the following rules:
• enter your figures in whole pounds - ignore the pence
• round down income and round up expenses and tax paid, it is to your benefit
• if a box does not apply, please leave it blank - don't strike through empty boxes or write anything else

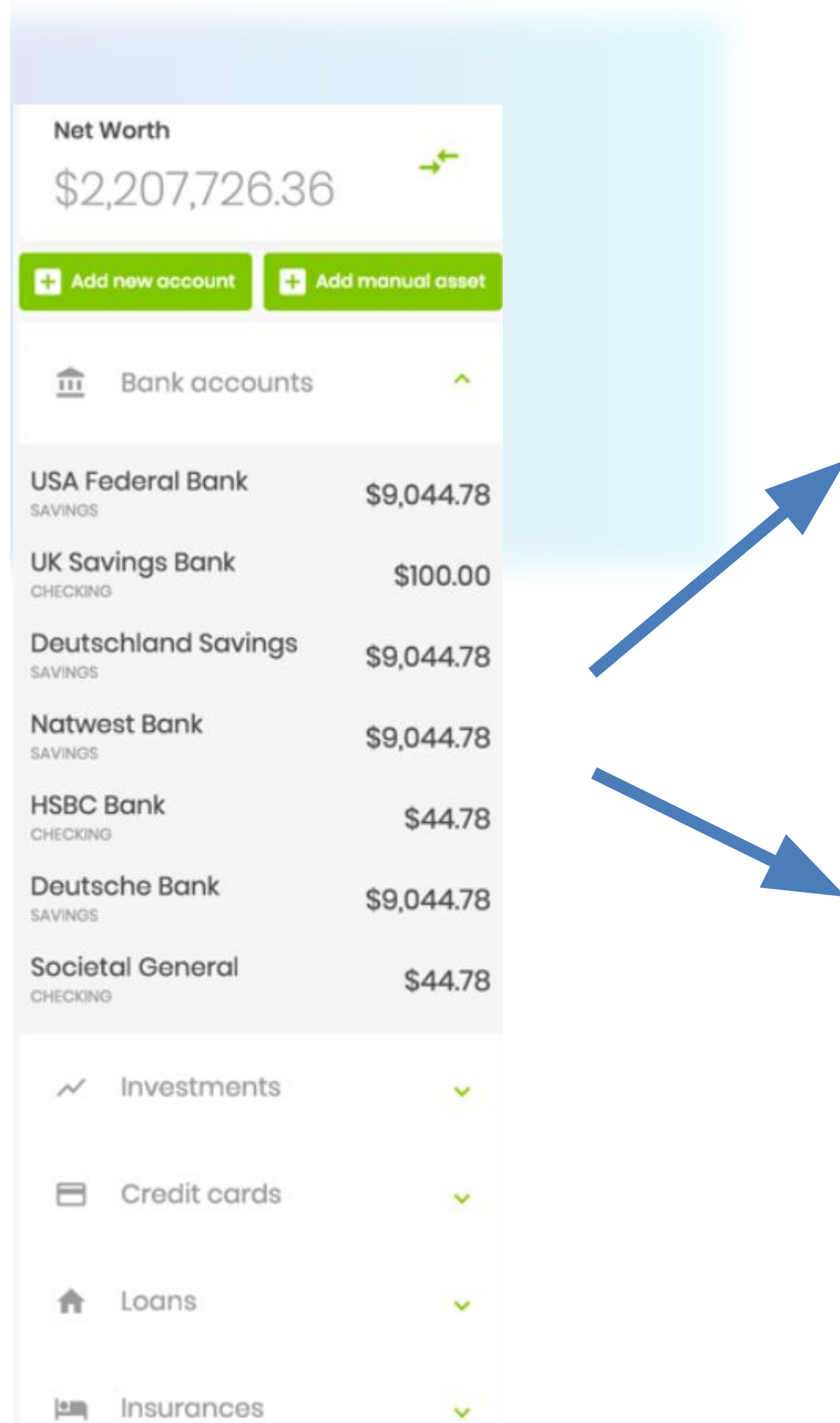
Starting your tax return
Before you start to fill it in, look through your tax return to make sure there is a section for all your income and claims - you may need some separate supplementary pages (see page TR 2 and the Tax Return notes).

Essential Legal Documentation

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

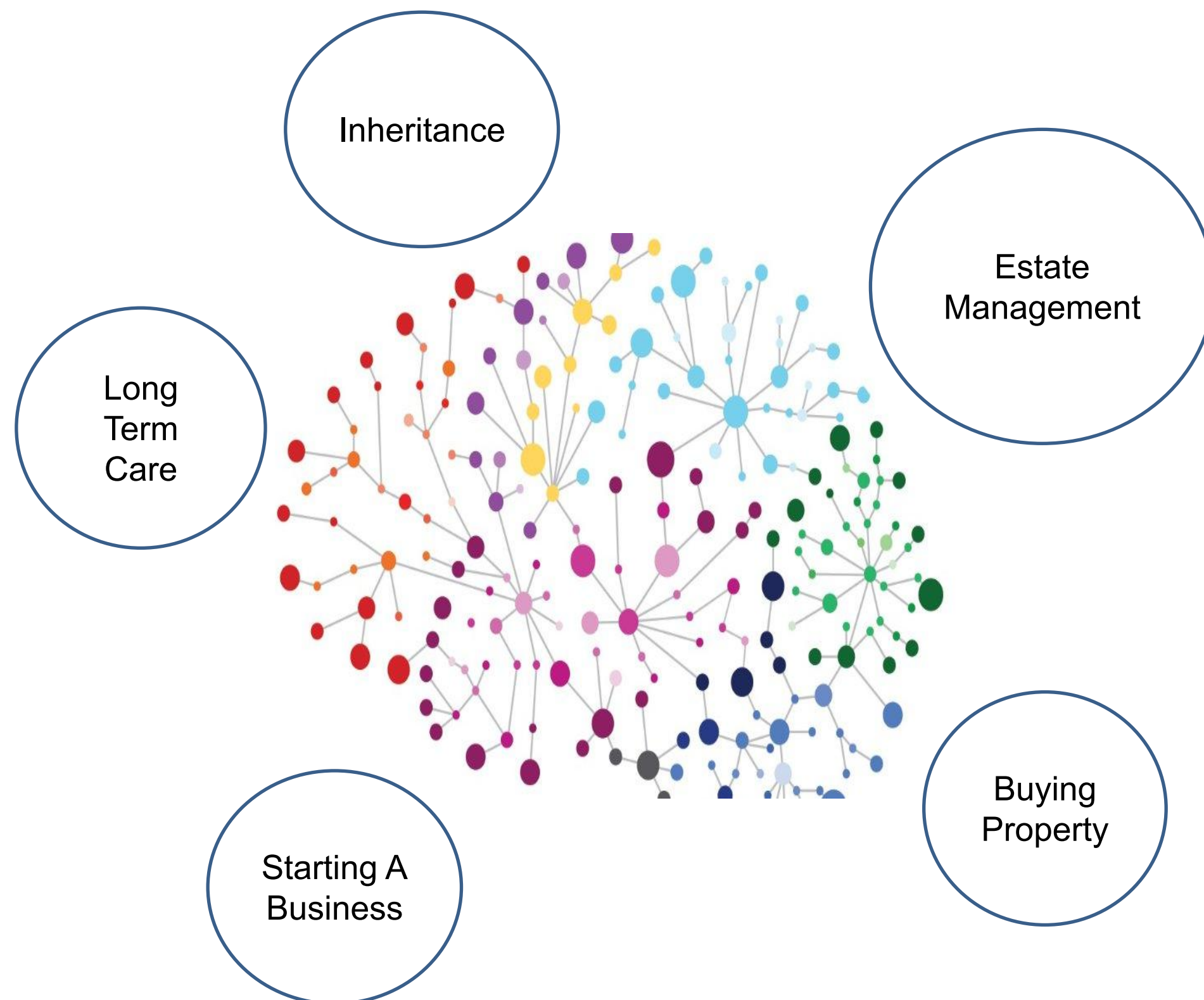


Temporary Guardianship



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!

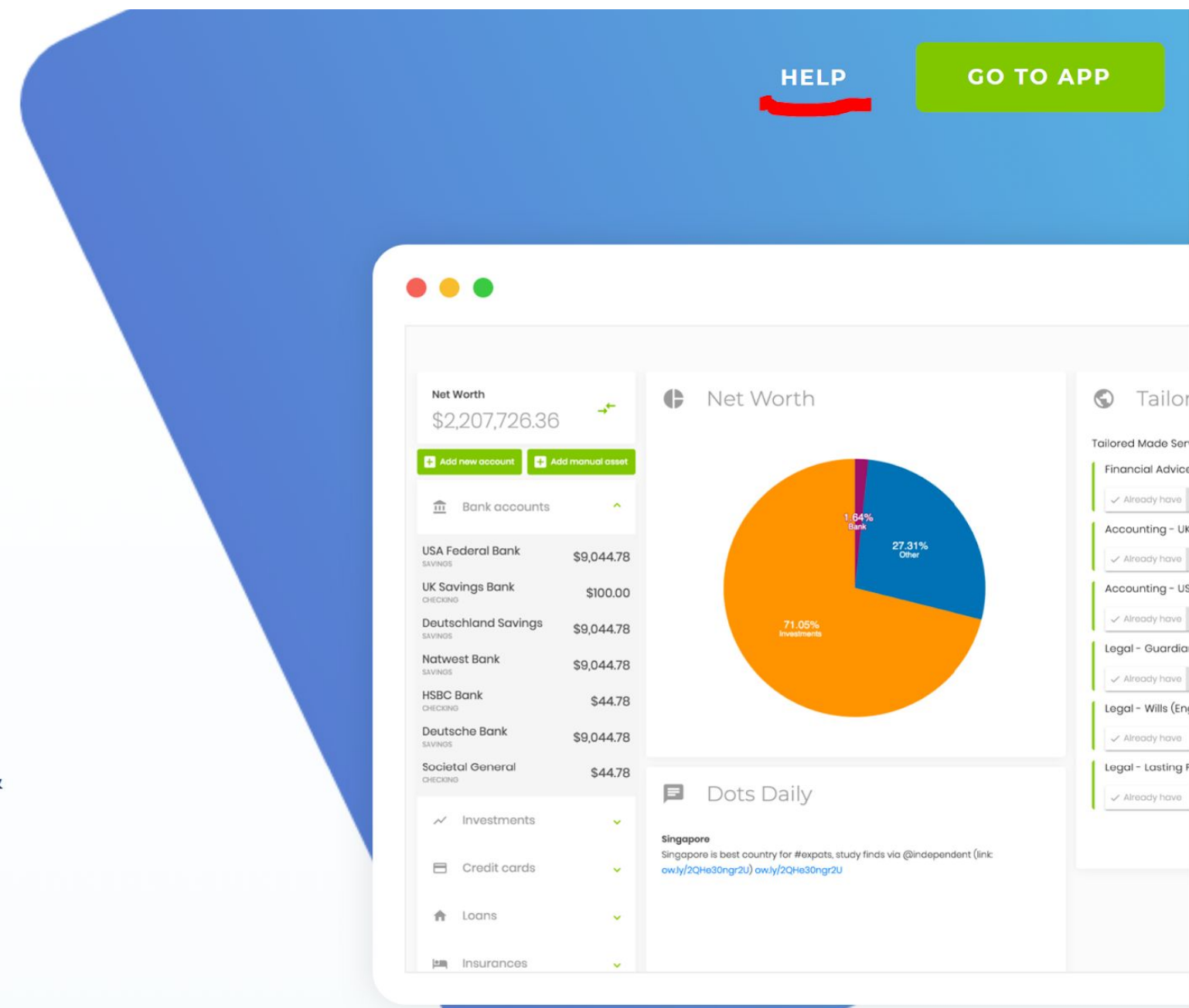


THE FINANCIAL DOTS PLATFORM

Financial & Life Management Without Borders

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

GO TO APP





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)