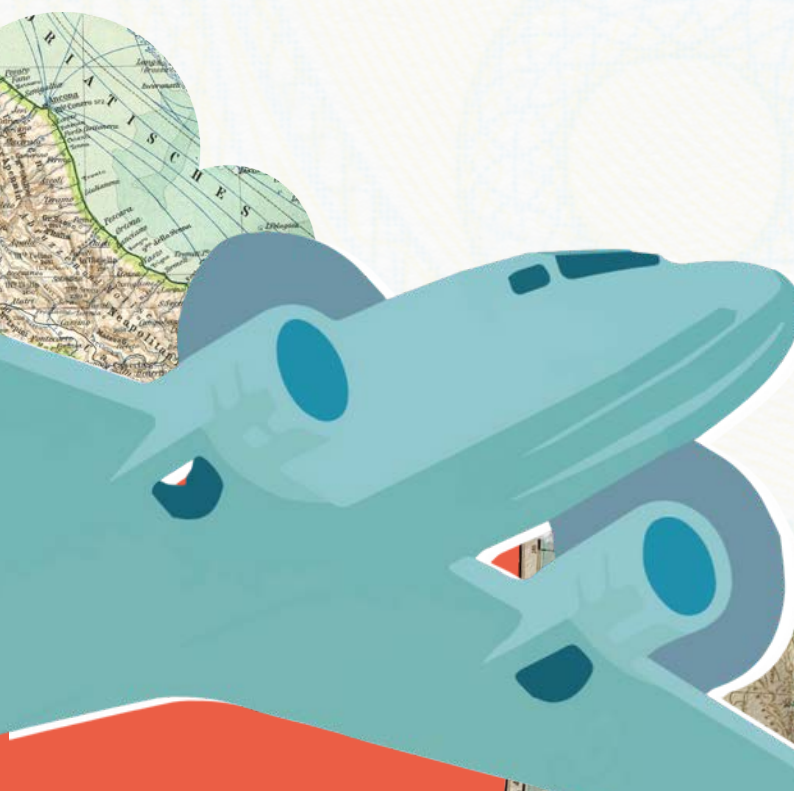




EXPERT EXPAT MONEY GUIDE





EXPAT MONEY MATTERS

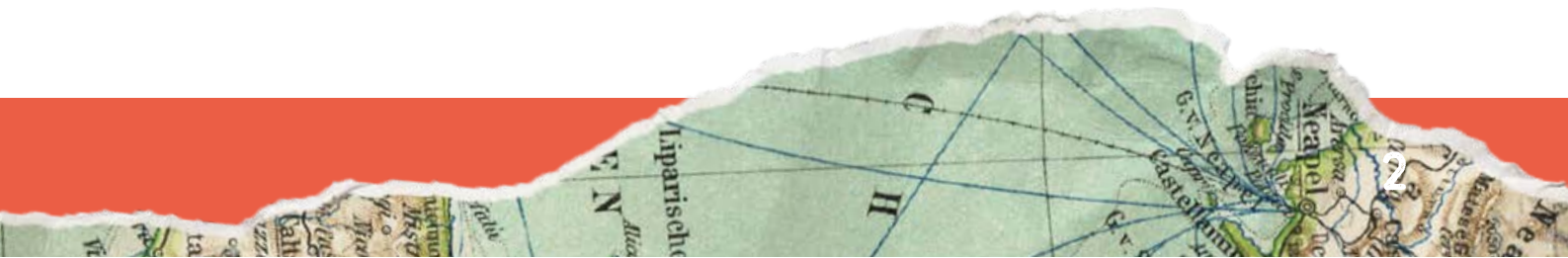
TO DO LIST

Are you about to embark on your expat adventure? Or have you lived abroad for a while now, but haven't found the time to get your finances sorted?

Being an expat is an exciting time full of opportunity, but there can be a lot of money stuff to think about and organise as well.

To make things easier, we have created this checklist of everything you need to get on top of your money matters.

If you want to bounce some questions off us or get some help putting these things in place, we'd love to offer you a free 30-minute consultation to set you off in the right direction.





1

Get on top of your day-to-day banking

- Set up a local bank account
- Get online to save time and money
- Check with the employer where they bank to make getting set up smoother
- Be on high alert for cybercrime - if in doubt, don't give away money or personal details

Our tips:

- Sending money overseas can be an expensive business, we can talk you through it!
- Currency exchange rates can vary hugely, always check the rates and also the hidden fees!
- Be prepared to hand over a sizeable security deposit (possibly in cash) to secure your rental property

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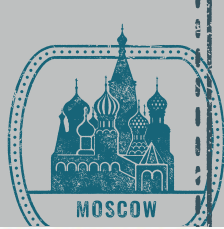
2 Start and maintain a savings habit

- Work out a new day-to-day budget - and stick to it!
- Set realistic targets for your savings based on your new expat income & expenditure
- Get your savings into a safe, secure product where they will build up before you know it

Our tips:

- Expat life can be pricey and your expenditure can creep up, so deduct your savings on pay-day
- Expect to pay a premium for your familiar food and drink items from home - so factor this in to your budget, or else eat like the locals as much as possible
- Be aware of paying over the odds for goods and services. You can reduce the so-called “foreigner tax” by getting advice and local knowledge from your domestic helpers.





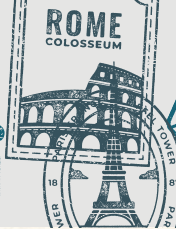
3 Maximise your investments off-shore

- Make the most of off-shore investment options to grow your lump sums
- Get a handle on your existing investment portfolio
- Make a short, medium & long-term financial plan so you know how much can afford to put away & for how long

Our tips:

- One of the advantages of living and working overseas is access to tax-advantageous investments, so make sure you are using this opportunity
- The investment industry is largely unregulated in some countries - make sure you are only dealing with reputable, licenced firms





4 Make health insurance for the whole family a top priority

- Get health insurance in place for you and your family
- Check whether your existing health insurance will cover you abroad
- Check whether your employer scheme is adequate and covers items such as dental, physio, prescription drugs etc.

Our tips:

- International health insurance is a must, don't delay in getting cover in place
- Top up your employer's cover to make sure you are well protected
- Do not rely on the public health system, you may face long delays and/or significant costs if you have an issue.





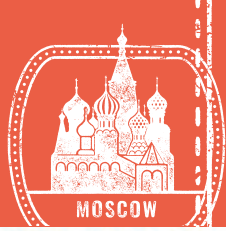
6 Think ahead to retirement

- Start thinking of your retirement timeline, aspirations, and requirements
- Make sure you understand your pension options
- Ensure your will is valid overseas

Our tips:

- Consider using a dedicated offshore savings product to maximise growth & tax opportunities.
- Choose a product that is portable, so that it can travel with you wherever your next move takes you
- Choose a flexible product that allows easy withdrawals and continued investment growth





7 Get in touch with a financial adviser

- Book in for an initial review
- Do you have a financial statement? If not ask your accountant to prepare a written summary of your finances or collate this information yourself:
 - What you own
 - What you owe
 - What you earn
 - What you spend
 - What protection you have in place

Our tips:

- Your existing accountant / financial adviser may not be licenced to look after you while you are expat
- Staying on top of your finances and getting the right advice will set you up for a good expat experience, with something to show for it at the end



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ABOUT US

TAG Wealth International is a boutique financial advice practice, set up with the sole aim of helping expats like you get your money sorted so that you can get the most out of your time abroad without falling behind financially. We can show you how to capitalise on the expat opportunity to get ahead and save for the future.

We understand the transient and fast-paced nature of expat life and can help you plan your finances so you are ready for wherever your life adventure takes you.

We know that you need advice you can trust and a safe, secure home for your hard-earned cash. We are experienced in helping expats get set up, get protected, get investing, and then get on with enjoying their expat life!

