A truly special relationship

A guide to investing for US citizens

Canaccord WEALTH

Investing across jurisdictions

Investing internationally doesn't have to be a huge burden. For US citizens and expats, the number of tax and compliance hurdles can feel daunting. However, with the right planning and the right partner, you can achieve your financial objectives.

Together, we can make sure your investments work as hard for you as they can, without adding extra complexity to your life.

Expertise worth your time

Canaccord Wealth is one of the few investment managers with the resources, specialism and skill to help you grow your wealth and advise on your options as a US citizen. We are fully versed in the rules around passive foreign investment companies (PFICs) and Foreign Account Tax Compliance Act (FATCA) legislation.

We relish the challenges that come with international investing and have been successfully acting for US expats for many years.

INVESTMENT MANAGEMENT

Designed to fit your needs

You can expect a comprehensive investment management service, specifically designed for US citizens not currently resident in the US. You will benefit from:

- Discretionary portfolio management: your portfolio will be tailored to your specific requirements
- In-depth experience and expertise
- Custody in the UK, Guernsey, Isle of Man or Jersey
- Integrated US and UK tax reporting (if applicable), in US dollars or sterling, including 1099 forms for US tax purposes.

We can work closely with any tax, accountancy or legal professionals supporting you, so the decisions we make on your behalf will always align with the arrangements they've set up for you.

Transparency in the USA

We build portfolios with investments that have been cleared as US/UK eligible by both our internal team and US/UK third party tax experts.

As a US citizen, there are certain investments and wrappers you may need to avoid. This could be because:

- They don't comply with US and UK (if applicable) tax rules
- Capital gains could be taxed as income
- Most UK-domiciled collective investment vehicles such as unit trusts and open-ended investment companies (OEICs) are classified as PFICs, and subject to onerous reporting requirements in the US.

We'll be mindful of these restrictions when we build your portfolio, as well as the implications of using UK wrappers such as Individual Savings Accounts (ISAs) or Self Invested Pension Plans (SIPPs) if you are living in the UK.

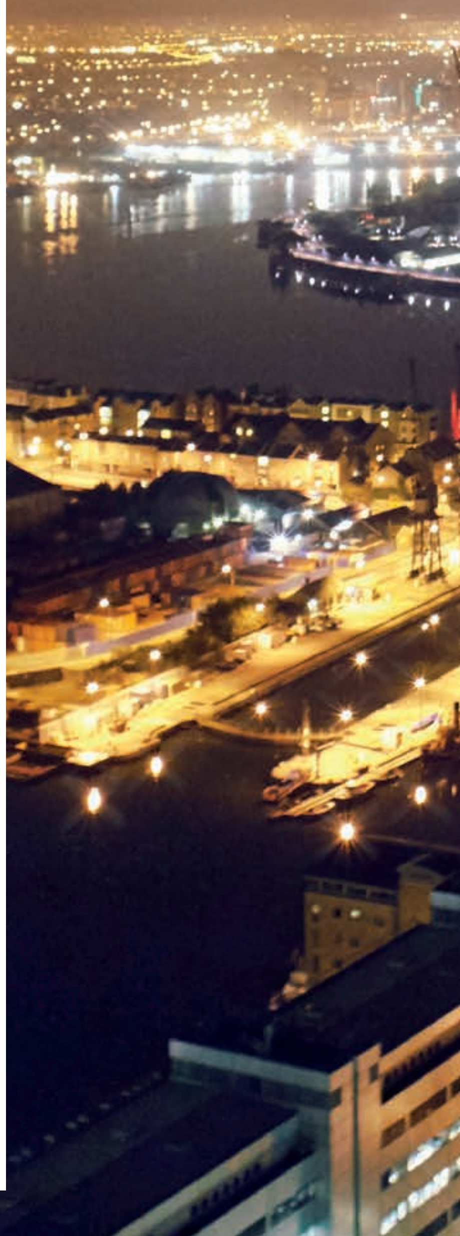
Freedom and flexibility

Whatever your individual situation or needs, we'll work to fit them. For example, we can help if you:

- Already have some US interests and assets, including pension arrangements
- Want to hold investments in sterling, US dollars, euros, other currencies, or even a mix of several
- Want direct exposure to US markets, via bonds or equities.

Important information

The levels and bases of taxation may change in the future. Currency fluctuations may impact the value of your return and investment.



WORKING FOR YOU

Experts on both sides of the Atlantic

You can depend on our specialist investment experts across the US, UK and Crown Dependencies, to provide you with the knowledge, insight and award-winning portfolio management you need.

Your London-based team

Our specialist team has a combined total of over 50 years' experience in managing assets for US citizens living abroad, plus 20 years' combined experience working for major Wall Street brokerage firms. This ensures that they truly understand the regulation issues you're facing.

The team is supported by our central investment team, who research and monitor the recommended investments for your portfolio.

Access to US experience

Your dedicated Investment Manager has access to regular specialist macro research and local knowledge from the US through our parent company, Canaccord Genuity Group Inc.

KEEPING CONNECTED

Going over and above for you

Nothing matters more to us than your experience with Canaccord Wealth. Everything we do is intended to help you grow your wealth confidently. And we achieve this through a service that's built on understanding, availability and clear communication.

Understanding your needs

We provide a highly personalised service and will always listen closely to your needs, requests and preferences.

Accessible and attentive

You can call your dedicated Investment Manager whenever you have a question about your portfolio. You will also be able to access your account 24/7 through our online portal and app, where you can view your investments, statements and historical valuations.

Clear communications

As well as your ongoing contact with your investment management team, you'll receive quarterly reports with clear valuations and market commentary from our Chief Investment Office (CIO). These can be sent by post, email or online – whichever you prefer.

Educational resources

If you'd like to know more about your finances and the world of wealth management in general, you can access investment insights, expert reports and communications through our newsletters, website and events.

PORTFOLIO MANAGEMENT SERVICES

Carefully considered opportunities

With our tailored portfolio management service, your Investment Manager has freedom to adjust the asset allocation within your portfolio and respond to market opportunities across the world.

When we build a portfolio for US expats, we use a combination of funds including exchange-traded funds (ETFs), direct equities and fixed interest securities.

We take a risk-driven approach, as we believe it’s more important to manage your portfolio to meet your risk objectives than to chase short-term returns.

However your portfolio is formed, we make sure all our ‘approved’ investments are checked by an external third-party US cross-border tax specialist where applicable.

OUR INVESTMENT PROCESS

Build wealth with confidence

Whatever your situation and objectives, we want to help you manage your investments with confidence.

Our goal is to achieve the best possible returns for your chosen level of risk. Our approach is based on a global asset allocation framework and follows a rigorous, robust, and highly analytical investment process.

How we invest for you:

- **A range of investments** – that includes bonds, equities, alternatives, cash and exchange-traded funds (ETFs)
- **In-house experts** – our CIO, a diverse group of investment experts, carefully selects investments from the open market to bring you a wide array of quality opportunities
- **Tailored risk profiles** – we offer seven different risk profiles so we can match your risk appetite
- **Driven by your objectives** – we actively monitor and manage your investments, regularly check your portfolio against the industry benchmark, and aim to maximise returns and minimise losses.

Important information

Investment involves risk. The value of investments and the income from them can go down as well as up and you may not get back the amount originally invested.

Helping people like you

Connecting to US expertise in the UK

Mr B, a US citizen, is a successful lawyer in the UK. Having built his career here for 11 years, he planned to stay for at least 10 more. But he felt frustrated that managing his investments in both jurisdictions seemed disjointed and disconnected.

We've helped him by:

- Supporting him with a UK-based Investment Manager with experience in US markets
- Combining US research and analytics with local UK knowledge for his UK investments
- Working with his accountant to ensure his investments meet his tax reporting requirements.

Streamlining transatlantic investing

Surrey residents Mr and Mrs A wanted to grow their wealth by investing. Although Mr A is a UK subject, Mrs A is a dual US and UK national. This created a range of extra complications that felt too impenetrable and unwieldy to address without expert support.

We've helped them by:

- Providing a single point of contact to manage all their various accounts, strategies and currencies
- Investing Mrs A's investment account in US dollars and sterling, in securities that are suitable for someone with tax reporting requirements in both the UK and US.

About Canaccord Wealth

Build and protect what matters most with a dedicated team behind you. Canaccord Wealth is one of the top five comparable UK wealth managers (by assets under management/ administration), serving you with nationwide offices and international investment teams.

We believe the benefits of scale should never come at the expense of a personal experience. Our size means you can enjoy wide-ranging expertise, a highly developed and up-to-date technical infrastructure, and economies of scale. But our relationship-led approach means you'll always have direct access to our people and knowledge.

Expertise you can count on

92%
client satisfaction

5-star
Defaqto rating

£40.3bn
assets under management/ administration*

14
offices to support you

* As at 31 March 2026

Canaccord Genuity Group

Canaccord Wealth is part of Canaccord Genuity Group Inc., a publicly traded company under the symbol CF on the Toronto Stock Exchange. Established in 1950, it is now a leading global financial services firm, operating in wealth management and capital markets.

The Group has offices in 10 countries, including wealth management offices in the UK, Channel Islands, Isle of Man, Canada and Australia. Canaccord Genuity, our international capital markets division, operates in North America, the UK and Europe, Asia, Australia and the Middle East.

Accolades and awards

We work hard to offer an excellent service to all our clients, and our greatest accolade is your thanks and recommendations.

However, we're also very proud when our clients and industry peers recognise our achievements with awards and high ratings.

Important information

Investment involves risk. The value of investments and the income from them can go down as well as up and investors may not get back the amount originally invested. Past performance is not a reliable indictator of future performance. The investments described in this brochure may not be suitable for all investors. Investors should make their own investment decisions based upon their own financial objectives and financial resources and, if in any doubt, should seek advice from an investment adviser.

Any tax benefits mentioned in this brochure depend upon the investor's individual circumstances and clients should discuss their financial arrangements with their own tax adviser before investing. The levels and bases of taxation may be subject to change in the future.

Where investment is made in currencies other than the investor's base currency, the value of those investments, and any income from them, will be affected by movements in exchange rates. This effect may be unfavourable as well as favourable. This document is for information only and is not to be construed as a solicitation or an offer to purchase or sell investments or related financial instruments.

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For more information about any terms used in this document, please see our glossary of investment terms at canaccord-wealth.com/glossary.

Ready to talk?

Please get in touch to learn more about how we can help you achieve your investment management goals – going above and beyond to make sure you enjoy what matters most.

Our US specialists will be delighted to answer your questions and provide further details on this service.

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