

Your Wealth. Our Responsibility.



JAPAN OFFICE

A WARM WELCOME

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With the expansion of our U.S. tax practice, our Tokyo office welcomes Americans and global citizens living in Japan to reach out to us for a conversation and support for U.S. and cross-border tax planning and tax compliance needs.

We specialize in complex tax and wealth matters and would be honored to listen to your situation and provide support to guide you through the maze!

With offices in Asia and the U.S., we pride ourselves on serving global citizens with a full range of planning solutions, making us a trusted, one-stop advisor for your needs.

**Thomas Y. Lu**MANAGING DIRECTOR,
TOKYO OFFICE**Jessica Cutrera**

PRESIDENT



WHO WE ARE

An independent global wealth manager
providing comprehensive advice & personal
guidance for a clear financial future.

Our Tokyo office provides a range of U.S.
tax and consulting services to global citizens
in Japan and around the region.

GLOBAL REACH

Welcome to LEO Wealth, a global comprehensive wealth management firm with offices in Asia and the United States, serving global citizens in over 30 countries. As a 100% independently partner owned and operated company, we devote our energy, expertise, and initiative to providing best-in-class advice, a global perspective, comprehensive investment expertise, and a long-term personal partnership with clients. We built our firm based our passion as client focused fiduciaries who wanted to be able to support clients in all aspects of their wealth in-house.

With offices in Hong Kong, Tokyo, New York, New Jersey and Dallas, our wealth professionals provide comprehensive expertise and personal guidance to support both private clients and companies. We support global citizens through their journey to achieve wealth creation and protection across borders.



OUR PRINCIPLES

Be Independent

Expert, holistic and independent advice

Tailored Service

Personalized solutions and service for all clients

Help You Anywhere

Strategic advice on all areas of planning through in house expertise and global partnerships

Be Transparent

Transparent, fully disclosed costs

Work With Experts

Leveraging the best minds in research

Use The Best Technology

Technology for integrated reporting

Best Service For All

Serving a diverse range of clients from ultra high net worth to young families starting to plan



OUR COMMITMENT

We are unwavering in **two core principles** that define us as a firm.

We Are Independent

Independence means a single set of priorities, shared risk and shared return. We are an independent company owned by its employees and we endeavor to work alongside clients in everything we do.

We Are A Fiduciary

The fiduciary standard is the highest standard of care in equity or law. All advisors are required to adhere to a fiduciary ethic espousing the five core principles of the Fiduciary Standard:

- Always act in the best interest of the client.
- Avoid conflicts of interest and embrace alignment with client's best interests.
- Act with prudence, skill, care, diligence and good judgement.
- Fully disclose and fairly manage unavoidable conflicts in the client's best interest.
- Provide conspicuous, full and fair disclosure of all important facts.

THE TERM **FIDUCIARY** (FROM LATIN FIDUCIARIUS, MEANING "HOLDING IN TRUST") MEANS A LEGAL OR ETHICAL RELATIONSHIP OF TRUST BETWEEN TWO OR MORE PARTIES.



OUR JAPAN TEAM

We believe our independence is one of our strongest assets, and our people are what make us special. Opening our Tokyo office is an exciting next step for us in expanding our global footprint.

Our Tokyo team has extensive experience in U.S. tax preparation, U.S. & Japan gifts, estate and inheritance tax planning, U.S. Expatriation, delinquent tax returns, foreign financial account reporting, and other U.S. tax compliance matters.



Thomas Y. Lu

MANAGING DIRECTOR



Thomas is responsible for overseeing the Japan office's operations and business development in Tokyo and other markets in the APAC region. He specializes in cross-border estate planning and financial planning services.



Ham Cheong

TAX DIRECTOR



Ham has more than 15 years of experience in individual income taxation across multiple jurisdictions, including Japan, Hong Kong and the United States. He provides tax planning, compliance and advisory services.



Jonathan Berry

TAX DIRECTOR



Jonathan is a U.S. income tax specialist who has supported individuals with navigating cross border tax matters for over 10 years. He provides advisory, tax planning and compliance services to U.S. expats living in and outside of Japan.

OUR LEADERSHIP TEAM

As stewards of your wealth, it is our responsibility to design and cultivate a wealth management plan tailored exclusively for you. Our team consists of highly experienced wealth management, investment and administration professionals who will strive to see that your goals are met.

Our senior team has deep expertise in many areas including strategic tax planning and preparation, estate, cross border, retirement and residency planning, investment management and insurance services, as well as outsourced CFO, CIO, Operations and Project Director services. In addition to our in-house capabilities, we have a strong network of partners to ensure we provide best practice, proactive and long-term solutions to complex problems.



Matt Allain

CHIEF EXECUTIVE OFFICER



Jessica Cutrera

PRESIDENT



Eric Katz

CHIEF WEALTH OFFICER



Harmen Overdijk

CHIEF INVESTMENT OFFICER



Jon Rustin

CHIEF FINANCIAL OFFICER



Stephen Tally

CHIEF OPERATING OFFICER



WHAT WE DO



A boutique firm with a global footprint, we are uniquely positioned to customize our engagements to the precise needs of our clients.



GLOBAL CITIZENS LIVING IN JAPAN

Conversation starters for Americans and other global citizens living in Japan.



Our partners have been serving Japan-based U.S. citizen clients for nearly 20 years. Our Tokyo office is an exciting next step in delivering comprehensive, cross-border tax solutions and tax preparation on the ground in Asia.

In our extensive experience working with expats in Japan, there are a wide range of wealth planning issues that clients must think through. Here is a short list of typical challenges that we solve for our clients.

- ☐ As an American living in Japan, how do I ensure my tax reporting and financial planning meets the requirements of both countries? How do I minimize paying double tax?
- ☐ Are there any gift tax consequences of purchasing assets with my spouse? How do U.S. gift tax rules apply in Japan?
- ☐ I have dual national children and extended family members. How do cross-border rules apply to my U.S. estate?
- ☐ How will my existing U.S. wills, trusts and estate planning documents work under Japanese law? How are my foreign assets treated? Can I keep my U.S. trust?
- ☐ What U.S. tax rules apply if I intend to retire permanently in Japan or another foreign country?
- ☐ How will my U.S. pension and social security benefits be treated in Japan? How will my U.S. life insurance policies be taxed?
- ☐ I have not filed my U.S. income tax returns or FBARs. How do I best get compliant?
- ☐ I am planning to retire with my family back in the U.S. How do U.S. tax and immigration rules impact my Japanese spouse?

360° PLANNING

Comprehensive planning solutions for high-net worth individuals and their families, cultivated to your specific needs while living abroad



- **Financial Planning & Tax Services**

Broad in scope, but commensurate with a client's needs, resources and complexity. Includes U.S. income tax preparation & planning, risk management, estate planning and cash flow analysis.

- **Family Office & CFO Services**

With our network offices, we can work seamlessly with pre-established family offices for those who require a team-based approach to wealth management and planning.

- **Affluent Global Citizens Services**

Understanding the sophisticated needs these global citizens face, our strategies are cultivated to manage short-term tax objectives along with intermediate and long-term wealth management goals.

- **Concierge Services**

As your wealth grows, so do the logistical challenges around consolidated reporting, preparing documents to file tax returns in multiple jurisdictions, tax bill paying and administrative support needs.

TAX & ESTATE PLANNING

Our in-house tax team brings extensive industry experience, relying on a thorough and pragmatic approach to solving our clients' most complex tax issues.

Our relationships with tax and legal experts across the globe allow us to serve as the project manager for almost any complex family's needs.



- **Executive Retirement Planning**

C-suite executives face complex U.S. tax and income considerations when assessing pension payouts, tax residency and visa status. LEO Wealth Japan specializes in optimizing cash flows and tax-efficient outcomes.

- **Fiduciary Accounting**

Manage U.S. accounting for trusts, estates and guardianships. Incorporate U.S. accounting with tax compliance requirements of estates and trusts in a cross-border context.

- **Cross-Border Tax Planning**

Tax planning for filing responsibilities within and between countries requires a coordinated approach. Our tax team prepares hundreds of U.S. tax returns and works closely with other providers to meet filing obligations outside the U.S.

- **Strategic Foresight Tax Planning**

Proactive in identifying tax planning opportunities in clients' current and future financial situations. Charitable gifting strategies, family gifting and coordinating tax planning in conjunction with estate planning and wealth management goals.

- **Tax Return Preparation & Compliance**

Prepare U.S. individual income tax, private foundation, fiduciary, FLP, LLC, CRT and gift tax returns. File directly with tax authorities at federal, state and local levels. Deal directly with U.S. tax authorities on behalf of clients.

CROSS-BORDER ADVISORY

Living, working and investing across borders creates complex tax, legal, and regulatory concerns that require extensive expertise.

Through a combination of in-house expertise and strategic partnerships, our team works to solve these challenges and support all aspects of your planning.



Our cross-border services were developed to help individuals and companies solve the complexity of living and working internationally.

Our team works with global citizens and their existing wealth management, legal, and tax infrastructure to ensure that their wealth strategies are in line with the latest global tax rules and regulations.

■ Global Citizens

Living and working abroad requires thoughtful and strategic financial planning services. LEO Wealth Japan specializes in optimizing your U.S. tax and income needs along with your broader financial and estate plan.

■ Pre-Arrival and Departure Consultation

Pre-arrival strategic reviews that cover U.S. tax-efficient account structures and visa/immigration status and integrate with your existing estate plan. Advisory services for clients prior to leaving and arriving in Japan to minimize tax impacts.

■ Foreign Tax Optimization

Minimize double taxation and manage your annual tax burden while residing in Japan. LEO Wealth can prepare your U.S. tax returns, and ensure tax compliance while coordinating Japanese and other foreign returns.

■ Cross-Border Tax Planning

Strategic review of inheritance and gift tax rules when living abroad, and guidance on optimal account structures, tax credits, and estate plan features to implement. Working closely with your team of professionals, we thrive on complex situations to provide protection and foresight for your wealth management and estate goals.

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follow our news and insights online



OUR LOCATIONS

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The Monthly View

Every month our global investment team explain LEO Wealth's independent opinions on market moves and share how we are positioning our client portfolios.

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Tightening Financial Conditions Are Causing a Transient Growth Scare

U.S. and Global equities are fighting three battles simultaneously – slowing global growth, higher cost pressures, and rising interest rates.

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- whose financial assets (net of any related liabilities) exceed in value S\$1 million (or its equivalent in a foreign currency) or such other amount as MAS may prescribe in place of the first amount, where “financial asset” means –(i) a deposit as defined in Section 4B of the Banking Act (Cap. 19) of Singapore; (ii) an investment product as defined in section 2(1) of the Financial Advisers Act (Cap. 110) of Singapore; any other asset as may be prescribed by regulations made under Section 341 of the Securities and Futures Act (Cap. 289) of Singapore; or
- whose income in the preceding 12 months is not less than S\$300,000 (or its equivalent in a foreign currency) or such other amount as the MAS may prescribe in place of the first amount.

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