

Your Wealth. Our Responsibility.



JAPAN OFFICE

A
WARM
WELCOME



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.

LEOWEALTH.COM



Thomas Y. Lu

MANAGING DIRECTOR,
TOKYO OFFICE



Jessica Cutrera

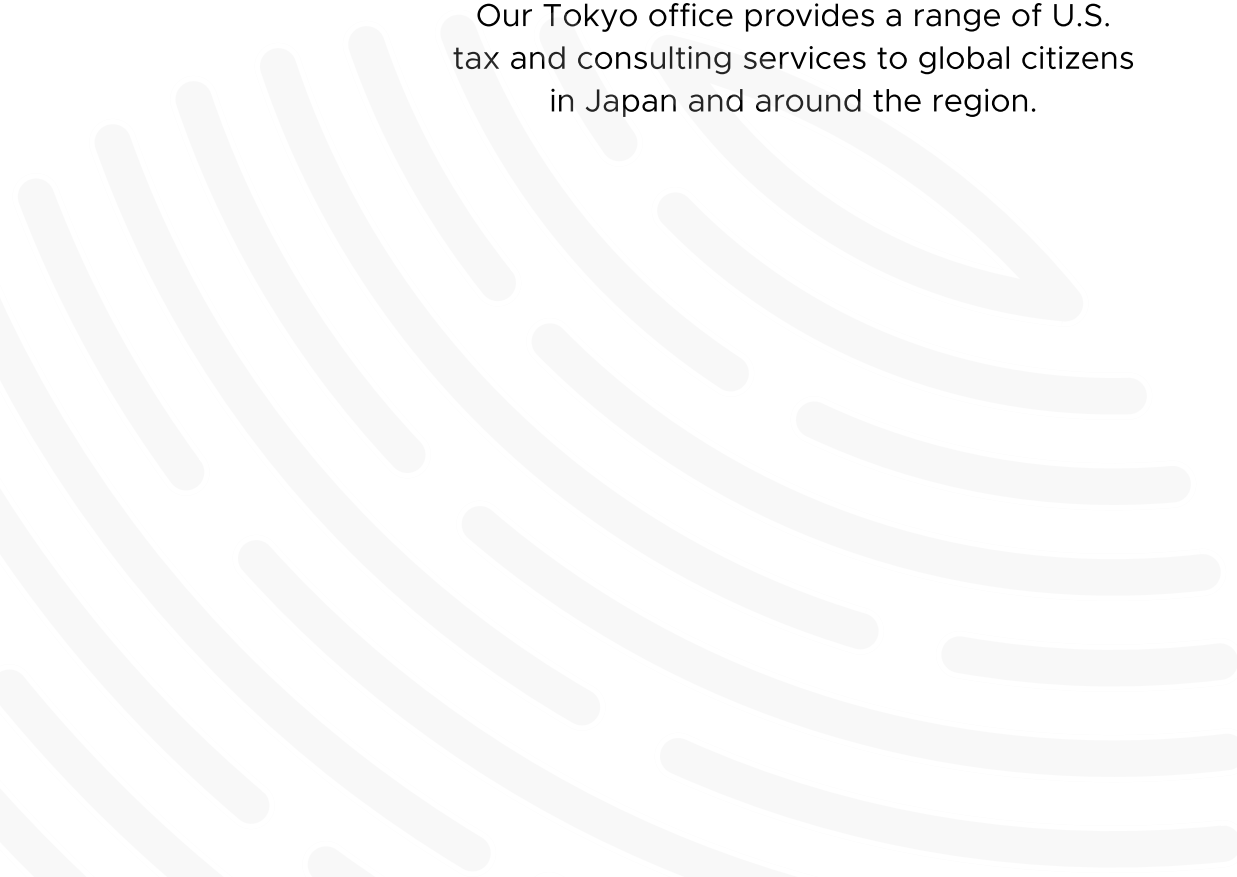
PRESIDENT



WHO WE ARE

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

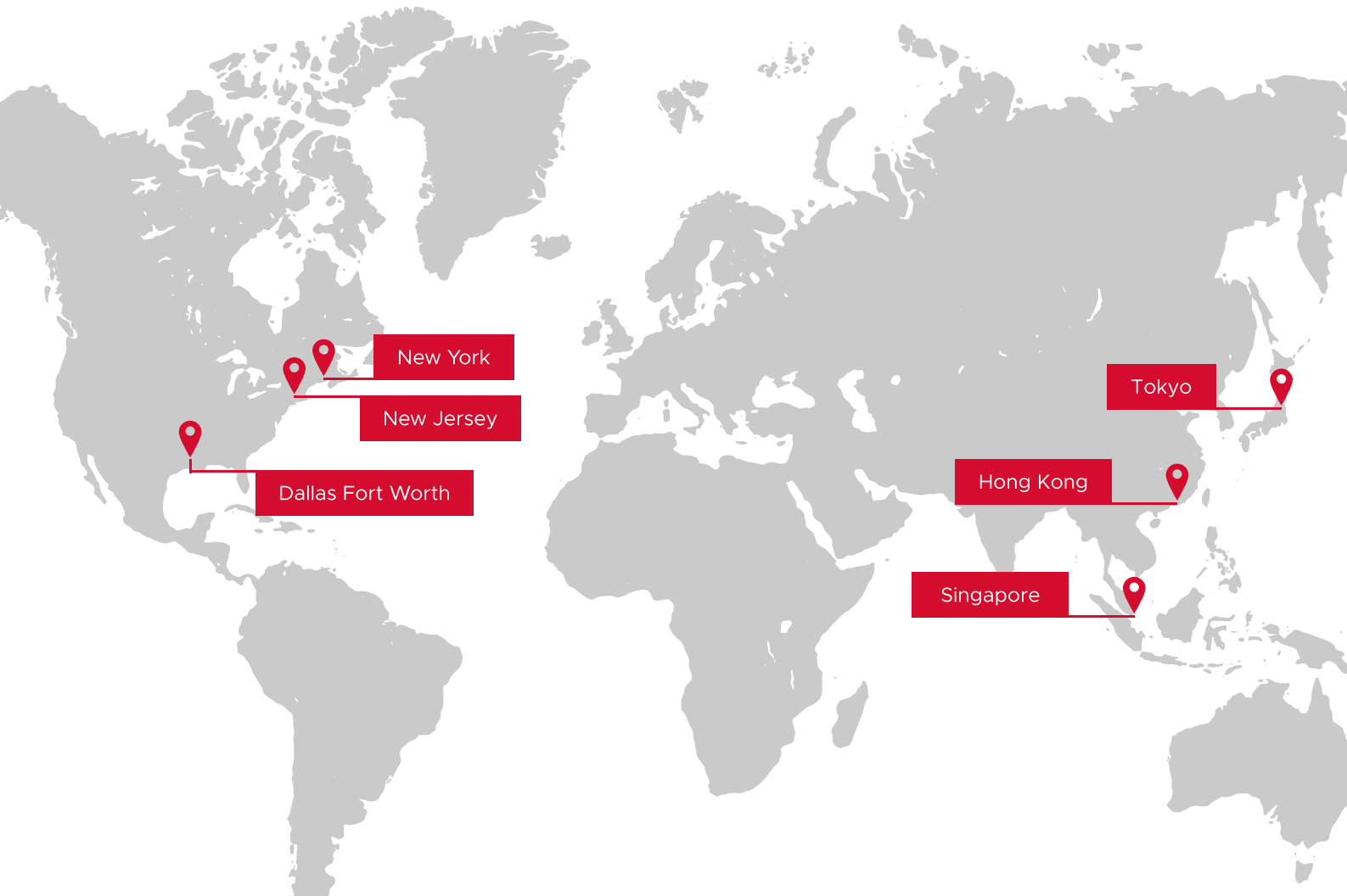
Our Tokyo office provides a range of U.S. tax and consulting services to global citizens in Japan and around the region.



GLOBAL REACH

Welcome to Leo Wealth, a comprehensive wealth management firm with offices in the United States and Asia, servicing Americans abroad as well as cross-border families 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.

CONNECT WITH US



Find our offices, reach out to our teams,
follow our news and insights online



GET IN TOUCH

LEOWEALTH.COM

DALLAS-FORT WORTH

Suite 402
860 Airport Freeway
Hurst, Texas 76054
T+1 817 354 1090



HONG KONG

8F On Building
162 Queen's Road Central
Central
T+852 3468 8880



NEW JERSEY

Suite 209
100 Wood Ave South
Iselin, NJ 08830
T+1 732 903 2600



NEW YORK

Suite 3504
45 Rockefeller Plaza
New York, NY 10111
T+1 646 876 8500



SINGAPORE

1 Raffles Quay
09-05 North Tower,
Singapore 048583
T +65 6589 8678



TOKYO

Level 20, Marunouchi Trust
Tower-Main, 1-8-3
Marunouchi, Chiyoda-ku
Tokyo, Japan 100-0005
T+81 3 6269 3181



THOUGHT-LEADERS IN WEALTH

News & Commentary

Follow our industry comments and company news updates via our LEO Wealth LinkedIn page.

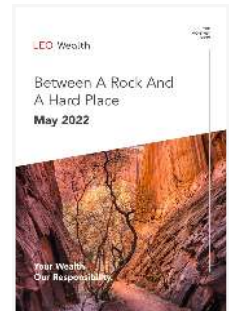
[FOLLOW US ON LINKEDIN](#)



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.

[READ OUR LATEST MONTHLY VIEW](#)



Visit our website for regular insights



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.

[VISIT OUR WEBSITE](#)



[Leaning on Equity Income Strategies as an Inflation and Volatility Hedge](#)



[The Evolution of Digital Asset Investing](#)

DISCLAIMER

Leo Wealth (the "Company" and with its subsidiaries the "Group"), a Delaware corporation conducts business through individual entities that are licensed (where applicable) in different jurisdictions for different businesses. Not all services are available in all markets in which the Group operates. None of the companies in the Group offer legal advice. Clients of the Group should refer to their written agreements with a Group company for further details.

In the United States, securities are offered through Leo Brokerage LLC, Member FINRA/MSRB. Investment Advisory services are offered through Leo Brokerage LLC, Leo Wealth LLC, and Leo Fund Services LLC. Inside the United States, representatives may only conduct business with residents of the states and jurisdictions in which they are properly registered. Therefore, a response to a request for information may be delayed until appropriate registration is obtained or exemption from registration is determined. Not all services referenced are available in every state and through every advisor listed. For additional information, please contact the Company.

Leo Tax and Consulting LLC provides tax, CFO and financial consulting services which are separate from the services offered through other Group companies. Tax Advice Disclosure: To ensure compliance with requirements imposed by the IRS under Circular 230, we inform you that any US federal tax advice contained in this communication (including any attachments), unless otherwise specifically stated, was not intended or written to be used, and cannot be used, for the purpose of (1) avoiding penalties under the Internal Revenue Code or (2) promoting, marketing or recommending to another party any matters addressed herein.

SEC Rule 3a-4: Need for current information: In order to provide effective management of your account, it is important that we have current information regarding your financial status and circumstances. Please contact us in writing at the physical address or email address above if you have any changes in your financial situation or investment objectives, and whether you wish to impose any reasonable restrictions on the management of the account or reasonably modify existing restrictions.

In Hong Kong, Leo Capital Corp (Hong Kong) Limited, CE. No BIH055, is licensed and authorized by the Securities and Futures Commission ("SFC") to engage in advising on securities and asset management. These services will be governed by the terms of the Company's Client Management Agreement ("CMA") in force from time to time.

In Singapore, Leo Wealth Singapore Pte. Ltd., UEN: 201419754M, CMS: 100591-1 is regulated by the Monetary Authority of Singapore ("MAS"). It is a holder of a Capital Markets Services ("CMS") Licence and an Exempt Financial Adviser. It is licensed to provide fund management services and financial advice only to investors who qualify as "accredited investors" or "institutional investors" under the Securities and Futures Act, Chapter 289 of Singapore. Accredited investors are assumed to be better informed, better able to assess the merits and risks of investment products and services and have access to resources that protect their own interests. As such, there is less regulatory protection given to accredited investors. Visitors accessing this website from Singapore are representing and warranting that they qualify as an "accredited investor" or "institutional investor" under one of the following categories of "accredited investor" or "institutional investor" set out below:

- whose net personal assets exceed in value S\$2 million (or its equivalent in a foreign currency) or such other amount as the MAS may prescribe in place of the first amount. For the purpose of this category, in determining the value of net personal assets, the value of the individual's primary residence: (i) is to be calculated by deducting any outstanding amounts in respect of any credit facility that is secured by the residence from the estimated fair market value of the residence; and (ii) is taken to be the lower of the following: (x) the value calculated under paragraph (i); or (y) S\$1 million;
- 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.

In Japan, none of the entities in the Group are licensed or registered for any businesses regulated by Japanese statutes and regulations including, without limitation, broker/dealer services or investment management or advisory services concerning securities, commodities, or other financial instruments or derivatives related thereto, insurance brokerage or agency services, or services concerning preparation of Japanese tax returns. With respect to all members of the Group, content provided by us to clients and potential clients directly or via our website ("Group Content") have not been reviewed or authorised by the Securities and Futures Commission, Monetary Authority of Singapore, Securities and Exchange Commission or any other regulator or government authority. Investment involves risks, including the loss of principal. Past performance is not an indication of future performance.

The Group Content does not constitute any investment advice and investors are advised to consider their own investment objectives and circumstances in determining the suitability of an investment in any investment product or portfolio management service. If you are in any doubt, you should seek professional advice, including tax and legal advice. Investors should refer to any relevant prospectus for further details, including product features, risk factors and restrictions on owning and holding a portfolio or the underlying funds and ETFs that compose a portfolio.

The historical track record, performance, and related calculations shown in the Group Contents and related materials are provided to show you how client accounts have performed in strategies managed by the firm and its partners. The Group manages investment strategies and may at some future date offer investment funds or other investment products to access these strategies. Please read performance related materials carefully and ensure all material queries are answered to your satisfaction prior to investing.

The Group is not registered or authorized to provide financial services in other jurisdictions not specified above. If you require investment or insurance services in these jurisdictions, will refer you to companies with whom we are acquainted in those jurisdictions. For the People's Republic of China (the "PRC"), the information contained in Group Content does not constitute a public offer of any investment products in the PRC. No investment service or portfolio is being offered or sold directly or indirectly in the PRC to the PRC public. Further, no legal or natural persons of the PRC may directly or indirectly purchase any investment portfolios or any beneficial interest therein without obtaining all prior governmental approvals that are required by the PRC (which includes conducting due approval or registration or filing formalities under the PRC laws), whether statutorily or otherwise. Persons who come into possession of Group Content are required to observe these restrictions. Group Content is provided for discussion purposes only and is not an offer to sell or the solicitation of an offer to buy securities, insurance or other financial products, or any recommendation to buy or sell, or any valuation of, any particular securities or other financial instruments. The Group Content is for distribution only to potential investors who are authorized to receive them and, in a jurisdiction, where the Group is authorized to do business. No offer to sell (or solicitation of an offer to buy) will be made in any jurisdiction in which such offer or solicitation would be unlawful.

Group Content is not, nor is it intended to constitute, an advertisement or expected performance of any investment product and is no guarantee of future returns. Group Content is not intended for public use or distribution. The information in Group Content was developed using both publicly available and proprietary data that we assumed to be accurate; nevertheless, we accept no liability and offer no guarantee as to its being correct at any time and explicitly disclaim any responsibility arising therefrom. The Group Content can be changed without prior notice. The Group expressly disclaims all liability for representations, expressed or implied, contained in, or omissions from, the Group Content. In addition, certain of the information contained in Group Content has been obtained from sources outside of the Group. No part of Group Content may be reproduced or shared without the permission of a member of the Group. Please contact the Group with any questions.

Your Wealth.
Our Responsibility.

CONTACT THE **TOKYO TEAM** 

connect@leowealth.com

+81 3 6269 3181