Borderfolio
FOR ADVISORS

FOR ADVISERS WITH CLIENTS ACROSS EUROPE

Cross-border intelligence for European advice firms.

Borderfolio adds a cross-border layer to the systems you already use: withholding by six source countries and when to reclaim it, national wrappers, US against Irish funds after home tax, set out in a client-ready review.



From the Cross-Border screen in Borderfolio · sample client resident in France

01

Withholding, reclaimed

Six source countries at domestic and treaty rates, with what may be reclaimed and by when.

02

National wrappers

PEA, ISK, Swiss 3a, PIR, IKE and the rest at their own rates.

03

US or Irish funds

Withholding after the residence's own tax, and the PRIIPs question for US funds.

WHAT WE STAND FOR

Unknown is not zero

A missing price or rate is shown with its reason, and totals that depend on it are withheld.

Every rule has a source

Tax and treaty rates cite the law or tax authority; what is not modelled says so.

You stay the adviser

Nothing counts until you confirm it. No buy or sell recommendations.

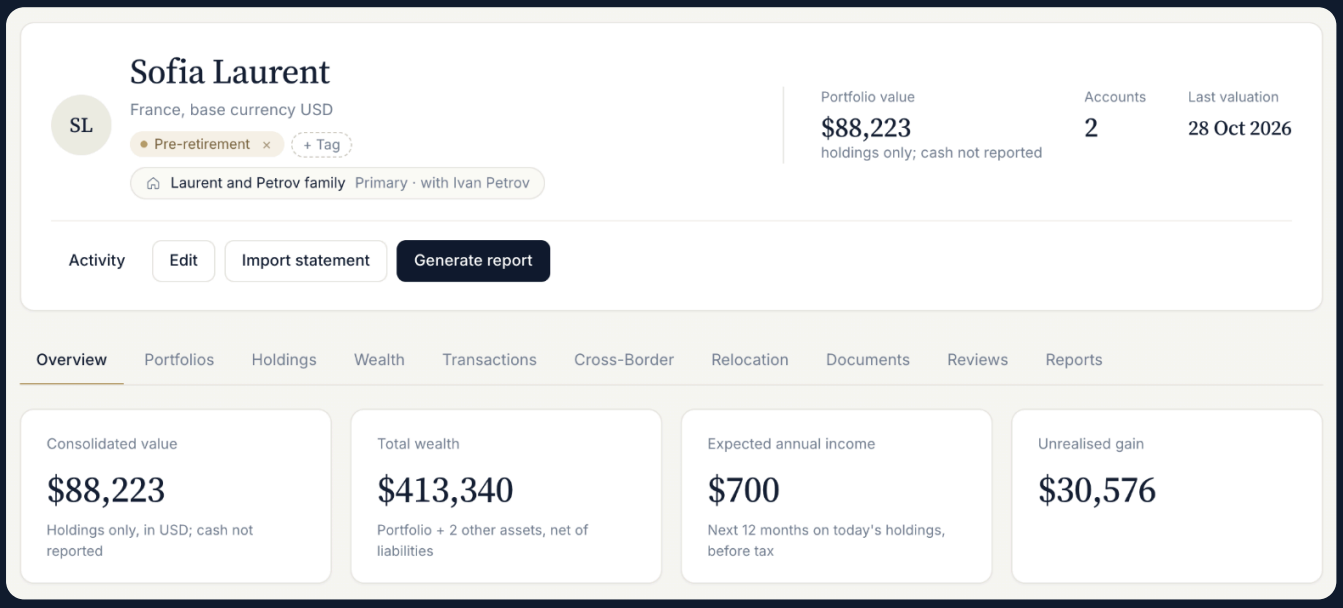
A report stays as sent

Each PDF is a stored snapshot and reopens unchanged a year later.

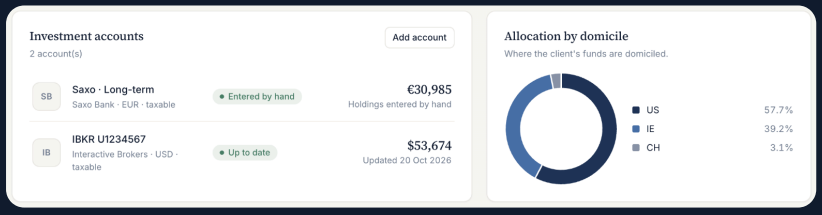
WHAT THE ADVISER WORKS WITH

One client, two countries' worth of questions.

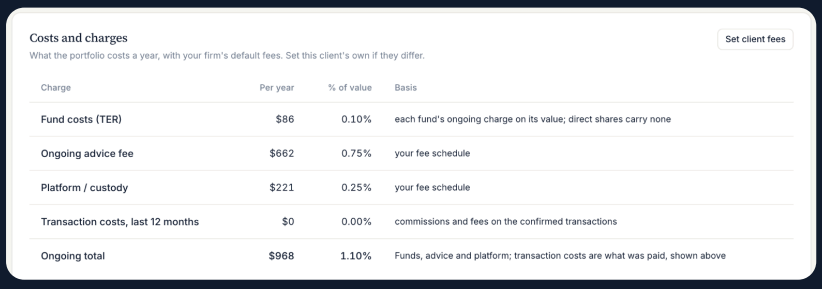
A client resident in France with an Interactive Brokers account in dollars and a Saxo account in euros, as the adviser sees them in Borderfolio.



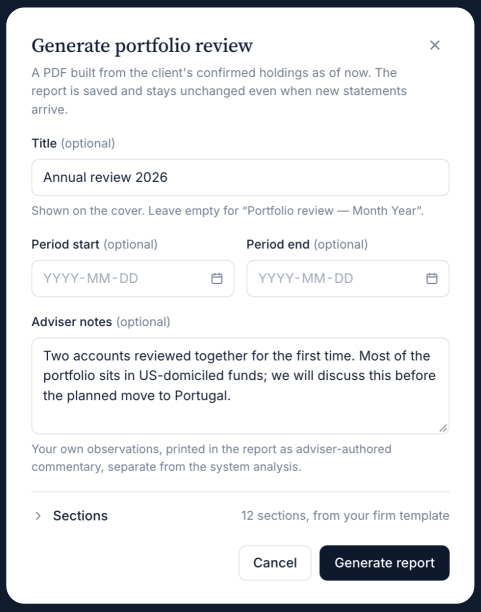
1 Both accounts in the client's currency: total wealth, expected income and unrealised gain.



2 Each account with its source, and where the client's funds are domiciled.



3 What the client pays a year, in money and as a share of value, each line with its basis.



4 The review document: your notes print as your own commentary, and the report is saved unchanged.

PREPARING A REVIEW

Five tasks, fewer hand-offs.

Whatever your current tools, a review involves the same work. Borderfolio takes over the steps where figures are moved, re-keyed or reassembled. Reading them stays with you.

ADVISER TASK	TYPICAL MANUAL PREPARATION	WITH BORDERFOLIO
01 Gather holdings from different accounts	Request or download each provider's statement and note which account, currency and date it covers.	Connect a supported broker, or import the client's statements and exports. Holdings and transactions are read for you. Connections to adviser systems such as Intelliflo and NDEX are in development: tell us which you use. **Reduces:** re-typing positions from each statement.
02 Review positions and transactions	Reconcile trades, dividends, fees, deposits and withdrawals, and check nothing is recorded twice.	Everything read from a statement opens for your review before it counts. Entries already recorded are not added twice; anything unreadable is listed with a reason. **Reduces:** duplicate checks and silent omissions.
03 Bring supported investments into one reporting currency	Look up prices and exchange rates for each holding, convert, and total by hand.	Every holding is valued in the client's currency, with the rate shown. A holding that cannot be priced is named, not quietly left out of the total. **Reduces:** rate look-ups and conversion arithmetic.
04 Analyse available performance and costs	Separate investment growth from money added or withdrawn; collect fund charges, advice and platform fees.	Returns that separate investment performance from money added or withdrawn, and a yearly view of what the client pays: funds, advice, platform and dealing. **Reduces:** the same calculations rebuilt every review.
05 Add your conclusions and prepare the client document	Copy figures, charts and tables into a template, write commentary, and keep a copy of what was sent.	Write your conclusions in the workspace and generate the client PDF. Your commentary appears under your name, apart from the analysis, and the report reopens unchanged. **Reduces:** assembling and versioning the document.

What stays with you

- Checking each import and confirming it. Until you do, the client's portfolio is unchanged.
- Valuing assets that have no market price, such as property or a business.
- Your conclusions and any recommendation. Borderfolio makes no buy or sell recommendations and executes nothing.

Which providers

Interactive Brokers, Saxo, Schwab, DEGIRO, Trading 212, InvestEngine, Vanguard Investor UK and eight more are read directly; other platforms, such as Hargreaves Lansdown or AJ Bell, by AI extraction. Interactive Brokers and Freedom24 can also sync daily. Nothing counts until you confirm it. Imports ↗

WHERE IT FITS

Three reviews an adviser already prepares.

1 A second opinion

Findings ↗

A prospective or existing client wants an assessment of investments already held elsewhere.

CLIENT QUESTION	ADVISER TASK	PLATFORM SUPPORT	CLIENT-FACING OUTCOME
“Is what I hold elsewhere in good order, and what is it costing me?”	Assess the existing investments where they are. No transfer of assets is needed.	The client’s statements imported to accounts under their name and confirmed by you; consolidated holdings, available returns, costs, and findings with their assumptions.	A structured explanation of holdings, available results, costs and the issues that need your attention.

2 A regular portfolio review

Reports ↗

The client holds accounts with several providers.

CLIENT QUESTION	ADVISER TASK	PLATFORM SUPPORT	CLIENT-FACING OUTCOME
“How have my investments done since we last met, and what have I paid?”	Explain progress across providers in one conversation, the same way each time.	New statements or daily sync per account; returns since inception, year to date or 12 months; contributions and withdrawals from confirmed cash flows; costs and charges.	One coherent discussion of investment progress, money in and out, and charges, backed by a consistent review document.

3 A family’s wider wealth picture

Households ↗

Investments considered alongside property, business interests, other assets and liabilities.

CLIENT QUESTION	ADVISER TASK	PLATFORM SUPPORT	CLIENT-FACING OUTCOME
“Where do we stand as a family, including the house and the business?”	See the whole picture without merging each person’s accounts and tax position.	A household groups its members; each keeps their own accounts, residence and wrappers. Joint, trust, SMSF or company accounts are labelled by ownership. Other assets are recorded with a value, date and basis; a mortgage or loan is netted against its asset.	A combined household view in one currency, while performance, tax and cross-border findings stay per person.

- **Imported, market-priced.** Holdings from statements or a connected broker, confirmed by you and valued at market prices.
- **Adviser-entered.** Property, business, policies and other assets valued by you. They never enter returns or tax figures, and a missing value leaves the total blank.

FOR ADVISERS WITH CLIENTS ACROSS EUROPE

You know what a European client needs. *We calculate it.*

The answers your clients expect, worked out from their statements: each figure with its source and its assumptions.

	WHAT YOU NEED	WHAT BORDERFOLIO CALCULATES FOR YOU	
01	**What foreign shares lose at source** Dividends from companies in other European countries.	Withholding by Germany, France, Switzerland, the Netherlands, Spain and Italy at the domestic and treaty rates, and what may be reclaimable a year, each country pair from the source country's own table.	Cross-border ↗
02	**Reclaims before they lapse** Which claims to file, and by when.	Each source country's claim period from its own law, with the refund route; payments closing within six months listed for the whole firm.	Cross-border ↗
03	**National wrappers at their rates** PEA, ISK, Swiss 3a, PIR, IKE and the rest.	Each account taxed at its wrapper's sourced rates instead of the residence's; the Swedish ISK's yearly tax estimated on today's value.	Tax wrappers ↗
04	**US or Irish funds** Which one leaves the client more.	Dividends kept after US withholding, the residence's tax and its credit, against the Irish UCITS counterpart; a note when a proposal buys a US fund retail clients may not be offered under PRIIPs.	Scenarios ↗
05	**A move within Europe** What changes for the portfolio.	Income kept today against after the move, and the share of the portfolio in the currency the client will spend.	Relocation ↗

What these figures are

International and tax figures are estimates for your professional review. What is covered depends on the client's residence, the instrument and the data available, and anything outside that is labelled rather than guessed. They are not a tax return, a tax-optimisation service or a personal recommendation. Full scope ↗

A PRACTICAL EVALUATION

Start with one client review.

The fairest test is one real review you need anyway, judged against how you prepare it today.

HOW IT WORKS

1. **Choose one case**
   A client with investments or tax ties in more than one country.
2. **Agree the question**
   A second opinion, a planned move, withholding or a periodic review.
3. **Use authorised data**
   Statements you are authorised to use, de-identified where practical. Firms are isolated, two-factor sign-in is available, original files are purged after seven days, and a Data Processing Addendum covers client data.
   Security ↗ DPA ↗
4. **Work through it together**
   Import, review, analyse and draft the client document in a working session with the founder, within the trial.
5. **Compare with your process**
   Judge the output and the effort against how you would have prepared the same review.

WHAT TO MEASURE, IN YOUR OWN FIGURES

MEASURE	TODAY	WITH BORDERFOLIO
Preparation time from first statement to client-ready draft		
Manual re-entry and copy-paste steps figures typed or moved between files		
Corrections and missing information found during preparation		
Changes before the review is client-ready edits after the first draft		

Founding Adviser pilot	Price, held for the first year	To start	
25 firms	$99 a month or $999 a year	30-day trial, no card	All plans ↗

A client with money across Europe? Let's review it together.

Tell us the case. We'll work through the cross-border analysis with your team and prepare a client-ready draft together during your free trial, from the data you already hold.

OPEN THE DEMO — Three sample clients, real prices, every screen. — b2b-app.borderfolio.app/demo



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