



Borderfolio

FOR ADVISORS

FOR UK ADVISERS WITH INTERNATIONALLY MOBILE CLIENTS

Cross-border intelligence for UK advice firms.

Borderfolio adds a cross-border layer to the systems you already use: ISA and SIPP treatment, reporting-fund status, the year's allowances and fund domicile, set out in a client-ready review.



UK reporting fund status

All accounts

Modelled

Needs attention

1 of 2 offshore funds is not a reporting fund on HMRC's list; a UK resident's gain on it is an offshore income gain, taxed as income rather than as a capital gain.

Without reporting status

1 of 2

Offshore funds without reporting status

Holding	ISIN	Domicile	Status	Value
SPY	US78462F1030	United States	Not on HMRC list	£11,217

Reporting funds

Holding	ISIN	Domicile	Status	Value
VWCE	IE00BK5BQT80	Ireland	Reporting since 23 Jul 2019	£16,900

Assumptions, source and limitations ▾

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

01

ISA, SIPP and allowances

Wrapped and taxable accounts treated as what they are; dividends and gains against the year's allowances.

02

Offshore funds checked

Each offshore fund matched to HMRC's reporting fund list by ISIN, with the list's date.

03

New arrivals and moves

The 4-year FIG window for new residents; income kept before and after a planned move.

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 who moved to the United Kingdom with an Interactive Brokers account in dollars and a Saxo account in euros, as the adviser sees them in Borderfolio.

SL

Sofia Laurent
France, base currency USD
• Pre-retirement x + Tag
Laurent and Petrov family Primary · with Ivan Petrov

Portfolio value

\$88,223
holdings only; cash not reported

Accounts

2

Last valuation

28 Oct 2026

Activity

Edit

Import statement

Generate report

Overview

Portfolios

Holdings

Wealth

Transactions

Cross-Border

Relocation

Documents

Reviews

Reports

Consolidated value

\$88,223
Holdings only, in USD; cash not reported

Total wealth

\$413,340
Portfolio + 2 other assets, net of liabilities

Expected annual income

\$700
Next 12 months on today's holdings, before tax

Unrealised gain

\$30,576

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

Investment accounts

2 account(s)

Add account

SB

Saxo - Long-term
Saxo Bank · EUR · taxable
Entered by hand

€30,985
Holdings entered by hand

IB

IBKR UT234567
Interactive Brokers · USD · taxable
Up to date

\$53,674
Updated 20 Oct 2026

Allocation by domicile

Where the client's funds are domiciled.

US

57.7%

IE

39.2%

CH

3.1%

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

Costs and charges

What the portfolio costs a year, with your firm's default fees. Set this client's own if they differ.

Set client fees

Charge	Per year	% of value	Basis
Fund costs (TER)	\$86	0.10%	each fund's ongoing charge on its value; direct shares carry none
Ongoing advice fee	\$662	0.75%	your fee schedule
Platform / custody	\$221	0.25%	your fee schedule
Transaction costs, last 12 months	\$0	0.00%	commissions and fees on the confirmed transactions
Ongoing total	\$968	1.10%	Funds, advice and platform; transaction costs are what was paid, shown above

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

Generate portfolio review

×

A PDF built from the client's confirmed holdings as of now. The report is saved and stays unchanged even when new statements arrive.

Title (optional)

Annual review 2026

Shown on the cover. Leave empty for "Portfolio review — Month Year".

Period start (optional)

Period end (optional)

YYYY-MM-DD

YYYY-MM-DD

Adviser notes (optional)

Two accounts reviewed together for the first time. Most of the portfolio sits in US-domiciled funds; we will discuss this before the planned move to Portugal.

Your own observations, printed in the report as adviser-authored commentary, separate from the system analysis.

> Sections

12 sections, from your firm template

Cancel

Generate report

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

“Is what I hold elsewhere in good order, and what is it costing me?”



ADVISER TASK

Assess the existing investments where they are. No transfer of assets is needed.



PLATFORM SUPPORT

The client's statements imported to accounts under their name and confirmed by you; consolidated holdings, available returns, costs, and findings with their assumptions.



CLIENT-FACING OUTCOME

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

“How have my investments done since we last met, and what have I paid?”



ADVISER TASK

Explain progress across providers in one conversation, the same way each time.



PLATFORM SUPPORT

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.



CLIENT-FACING OUTCOME

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

“Where do we stand as a family, including the house and the business?”



ADVISER TASK

See the whole picture without merging each person's accounts and tax position.



PLATFORM SUPPORT

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.



CLIENT-FACING OUTCOME

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 UK-RESIDENT CLIENTS

What a UK client's portfolio raises.

The questions your current systems leave to a spreadsheet, answered in the same review, each with its assumptions and source.

01 ISA, SIPP and taxable accounts

[Tax wrappers ↗](#)

Each account at its own treatment; in taxable accounts, expected dividends against the £500 dividend allowance and unrealised gains against the £3,000 CGT annual exempt amount (2026-27).

02 Reporting fund status

[Cross-border ↗](#)

Offshore funds checked against HMRC's reporting fund list: a gain on a fund without status is taxed as income, not as a capital gain. Many US-listed ETFs have status; some do not.

03 Fund domicile and withholding

[Cross-border ↗](#)

US funds against Irish UCITS alternatives; withholding on German, French, Swiss, Dutch, Spanish and Italian shares, the treaty rate and what may be reclaimable, by when.

04 New arrivals: the FIG regime

[Countries ↗](#)

For a client who arrived in the last four tax years, the relief window and the years left, for you to confirm the ten prior years abroad.

05 Costs and ongoing service

[Reports ↗](#)

The ex-post costs and charges statement (COBS 16A) for the year, and records of ongoing-service reviews.

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 25 firms	Price, held for the first year \$99 a month or \$999 a year	To start 30-day trial, no card	All plans ↗
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A UK client with money abroad? **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.



Steffan Kharmaaiarvi

Founder, Borderfolio

Software engineer since 2018 in fintech, payments and market data, and a long-term index investor across brokers and currencies. Built Borderfolio end to end and works through your case with you.

admin@borderfolio.app

[LinkedIn](#)

b2b.borderfolio.app

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