



Borderfolio

FOR ADVISORS

FOR ADVISORS TO US PERSONS, AT HOME OR ABROAD

Cross-border intelligence for clients the US taxes everywhere.

Borderfolio adds a cross-border layer to the systems you already use: PFIC exposure, FBAR and Form 8938 thresholds, which foreign wrappers the US recognises and real currency exposure, set out in a client-ready review.



Possible PFIC holdings

All accounts

Indicative

● Needs attention

1 holding, 31% of the portfolio, is a fund domiciled outside the US and likely a PFIC for this US person; it is generally reported on Form 8621 every year.

Likely Form 8621 filings

1

Share of portfolio

30.9%

Funds domiciled outside the US

Holding	ISIN	Domicile	Value
VWCE	IE00BK5BQT80	Ireland	£16,900

Assumptions, source and limitations ▾

From the Cross-Border screen in Borderfolio · sample client, a US citizen living in the United Kingdom

01

PFIC exposure

Non-US funds listed as likely PFICs, with the likely Form 8621 filings and their share.

02

FBAR and Form 8938

Accounts held outside the US at their highest value this year, against the thresholds.

03

Foreign wrappers

RRSPs and UK pensions deferred by treaty; ISAs and TFSA's not tax-free in the US.

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 US citizen living abroad 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

+ 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 U1234567

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)

YYYY-MM-DD

Period end (optional)

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 US CITIZENS AND RESIDENTS WITH ASSETS ABROAD

What a US person's foreign portfolio raises.

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

01 Possible PFIC holdings

[Cross-border ↗](#)

Irish UCITS funds, Canadian ETFs and other non-US funds listed as likely PFICs, each generally reported on Form 8621; holdings that cannot be classified are listed apart.

02 FBAR and Form 8938

[Cross-border ↗](#)

Accounts at brokers outside the US added up in USD at their highest value this year; brokers with US and non-US entities listed for checking against the statement.

03 Foreign tax wrappers

[Cross-border ↗](#)

Which accounts the US treats as tax-deferred by treaty (RRSP, UK pensions) and which it does not (ISA, TFSA), with the treaty articles.

04 Cost in two currencies

[Cross-border ↗](#)

Each holding's cost and gain in USD next to the residence's own (CAD, GBP or AUD), every trade at its own date's rate; a gain in one and a loss in the other is flagged.

05 What stays with the tax adviser

[Countries ↗](#)

US tax itself (worldwide income, PFIC elections, state taxes) is not computed: Borderfolio screens and documents, the tax return is prepared elsewhere.

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 US 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

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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.

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