

PEOPLE
PERSPECTIVE
GLOBAL OPPORTUNITY
A BRIGHTER TOMORROW

ELYSIUM

WEALTH ADVISORS INTERNATIONAL

International Wealth Update

MULTIPLE JURISDICTIONS
LASTING LEGACIES
A MORE SECURE TOMORROW

September 2026



*A more connected world.
A brighter tomorrow.*

BARCELONA
EUROPE
THE WORLD
YOUR TOMORROW

Helping you navigate wealth,
tax, retirement and estate planning
across borders

LOCAL EXPERTISE | GLOBAL PERSPECTIVE | A BRIGHTER TOMORROW

Inside this edition



Market Perspective:
staying focused on the long term



International Planning:
key cross-border considerations



Estate & Succession Planning:
protecting wealth across generations



Retirement Planning:
preparing for life across borders



Client Checklist for Q4 2026



MORE PLACES
MORE POSSIBILITIES
A BRIGHTER
TOMORROW

*"We help global clients turn
complexity into opportunity."*

*Different
horizons.
A shared
tomorrow.*

FAMILIES | BUSINESSES | FUTURES | WITHOUT BORDERS

TRUST
EXPERIENCE
INTERNATIONAL REACH
LASTING VALUE

Arrange Your Review →

Contact the Elysium team to schedule a personal review

PLANNING TODAY
FOR A BRIGHTER
TOMORROW
ANYWHERE IN THE WORLD

*Global perspectives
for brighter tomorrows.*

BARCELONA
EUROPE
THE WORLD
YOUR TOMORROW

MORE PLACES
MORE POSSIBILITIES
A BRIGHTER
TOMORROW

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WELCOME

Inside this edition

Cross-border financial planning is rarely static. In this issue we highlight the conversations that matter most as families, assets and ambitions continue to span multiple jurisdictions.

Our aim is to provide perspective, clarity and practical insights to help you make confident decisions in an increasingly complex world.

As always, we are grateful for the trust you place in us and remain committed to helping you turn complexity into opportunity.

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A brighter tomorrow."*

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MARKET PERSPECTIVE

Staying focused on the long term

Financial markets continue to respond to a complex mix of factors, including persistent inflation, evolving interest-rate expectations, uneven growth across regions and ongoing geopolitical developments.

While short-term volatility can be unsettling, it is a natural part of market cycles. History reminds us that disciplined, long-term investing has rewarded those who stay focused on their goals rather than react to headlines.



FOUR QUESTIONS WORTH ASKING

Four questions worth asking in a portfolio review

- 1

Objectives
Is your portfolio still aligned with your long-term goals?
- 2

Risk
Is your current level of risk still appropriate?
- 3

Diversification
Are your investments sufficiently diversified?
- 4

Liquidity
Do you have the right balance between long-term growth and near-term access?



*A review should
reconnect decisions
to objectives,
not to headlines.*

DISCIPLINE TODAY
MORE POSSIBILITIES
TOMORROW

INTERNATIONAL PLANNING

One plan. Multiple jurisdictions.

Financial arrangements that were suitable in one country may no longer remain suitable after a move. Different tax systems, legal frameworks and reporting requirements can affect your wealth, income and legacy goals.

Before making changes, consider how the relevant rules interact and obtain appropriate professional advice in each jurisdiction.



*Different places.
More possibilities.
A brighter tomorrow.*

BARCELONA
LONDON
SINGAPORE
NEW YORK
AND BEYOND

Common triggers for a review

1

Moving country

A change of residence can affect your tax position, reporting obligations and investment structure.

2

Buying or selling property

Different countries have different tax and legal rules for real estate transactions and ownership.

3

Retirement or pension access

Income may be taxed differently after relocation, and pension rules can vary significantly.

4

Receiving an inheritance

Timing, domicile and local rules can affect how an inheritance is treated.

5

Business restructuring

Expanding, selling or reorganising a business can create cross-border tax and legal considerations.



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“Coordinated planning
can turn complexity
into opportunity.”

GLOBAL PERSPECTIVE
BRIGHTER TOMORROWS

ESTATE & SUCCESSION PLANNING

Protecting wealth across generations

Cross-border estates often involve several legal and tax systems. A coordinated plan can help protect your assets, support your loved ones and preserve your legacy across jurisdictions.

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LEGACIES
TRAVEL
FURTHER
THAN
BORDERS

Key considerations



Wills & beneficiaries

- Ensure your wills are valid across relevant jurisdictions.
- Review and update beneficiary designations regularly.
- Consider local formalities and forced heirship rules where applicable.



Family wealth transfer

- Explore tax-efficient structures for transferring wealth.
- Consider lifetime gifting, trusts and family governance.
- Prepare the next generation with education and clear communication.



Business succession

- Plan for a smooth leadership transition.
- Address ownership, governance and tax implications early.
- Align succession plans with your broader estate and family objectives.

“

An effective estate plan brings clarity, efficiency and continuity.

VALUES
GUIDANCE
OPPORTUNITY
FOR GENERATIONS

Questions to revisit

- 1 Are your wills current?
- 2 Have you reviewed beneficiaries?
- 3 Are assets held efficiently?
- 4 Do your arrangements reflect your current residence?



RETIREMENT PLANNING

Preparing for life across borders

Retirement planning is about more than capital accumulation. It's about creating the lifestyle you want, ensuring reliable income, understanding the tax implications across jurisdictions and maintaining flexibility for whatever the future brings.

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A RETIREMENT PLANNING CHECKLIST

1

Lifestyle goals

Where do you want to live, and how do you want to spend your time?

2

Expected expenditure

Consider day-to-day costs, travel, property and discretionary spending.

3

Pension arrangements

Understand your entitlements and options across different countries.

4

Investment income

Review how your investments can support your retirement plans.

5

Inflation

Plan for the long term, recognising the impact of rising costs.

6

Taxation

Be aware of tax rules in all relevant jurisdictions, including residency changes.

7

Healthcare considerations

Assess access, quality and potential costs in your chosen locations.

8

Estate objectives

Ensure your wealth is structured to support your loved ones and wider legacy.



BEFORE YOU RETIRE

Review. Plan. Move forward with confidence.

Before making a move, review your intended country of residence, understand how your income will be taxed, and ensure your legal arrangements — including wills, trusts and powers of attorney — are appropriate for your new circumstances.

PROTECTION & FAMILY SECURITY

Planning for resilience

Protecting your family, managing liabilities, securing income and preserving long-term plans are essential components of a well-rounded wealth strategy. Thoughtful protection planning helps you navigate uncertainty with greater confidence.



Family protection

Help safeguard your loved ones with appropriate life, health and disability cover.



Education planning

Plan for future generations by considering education funding options and timing.



Emergency liquidity

Maintain accessible reserves to provide flexibility during unexpected events.



Business continuity

Prepare for the unexpected with succession and continuity planning for your business interests.

“

Protection planning supports confidence as wealth strategies evolve.

Core considerations

- 1 Cover adequacy
- 2 Ownership structure
- 3 Beneficiary review
- 4 Cash reserve
- 5 Documentation



TAX RESIDENCY & WEALTH STRUCTURING

Before a move, review the structure

Your tax residence can affect how your investments are taxed, your pension income, your reporting obligations and the smooth transfer of wealth to future generations. A proactive review helps you make informed decisions before you relocate.

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A brighter tomorrow.*

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OPPORTUNITY

Key areas to review



Residence and domicile

Understand how your new location may affect your tax residence and long-term planning.



Capital gains exposure

Rules on capital gains can vary significantly between jurisdictions.



Pension income

Your pension may be taxed differently after relocation.



Ownership of assets

Consider how property, investments and business interests are treated in your new country of residence.



Reporting obligations

Be aware of local reporting requirements, including foreign assets and income.

IMPORTANT NOTE

Tax treatment depends on personal circumstances and the relevant jurisdiction. Professional advice should always be obtained before action is taken.



*Global insight
for life's next chapter.*

DIFFERENT
HORIZONS.
A SHARED
TOMORROW.

*A more considered
today for the
opportunities
of tomorrow.*

PLANNING
ACROSS BORDERS
FOR WHAT
MATTERS MOST



CLIENT CHECKLIST

Your Q4 2026 planning checklist

As the year draws to a close, it is an ideal time to review your financial arrangements, address any changes and ensure you are well positioned for the year ahead. This checklist highlights key areas to consider.

- 1



Review portfolio performance and risk
Assess performance, risk levels and whether your investment strategy remains appropriate.
- 2



Revisit pension arrangements
Check contributions, access rules and tax implications, especially if you are internationally mobile.
- 3



Check tax residence status
Confirm your current status and review any upcoming changes in travel, work or residence plans.
- 4



Update wills and beneficiaries
Ensure your wishes are up to date across all relevant jurisdictions.
- 5



Assess protection needs
Review life, health and other insurance cover for you and your family.
- 6



Review property ownership changes
Consider any purchases, disposals or changes in use, and the associated tax and legal implications.
- 7



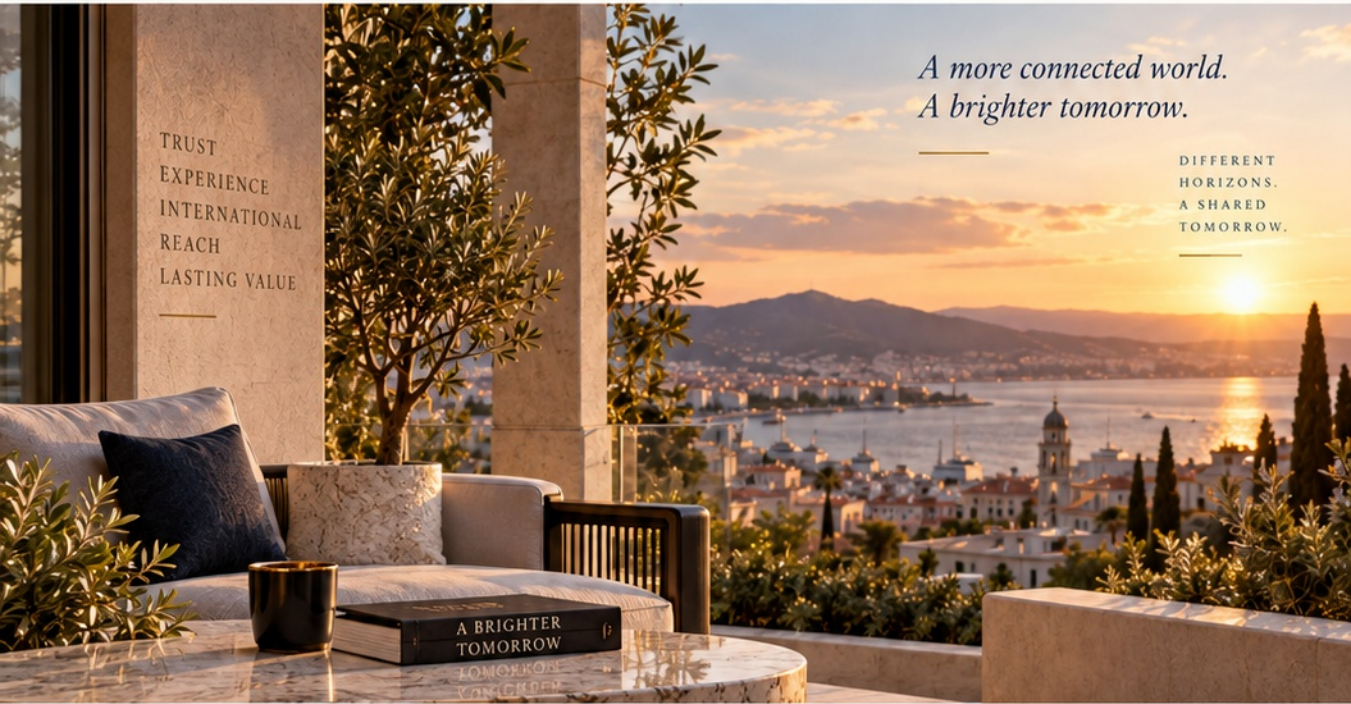
Consider business or succession planning
Review the structure, governance and succession plans for your business interests.
- 8



Confirm major goals for 2027
Take time to reflect on your priorities and ensure your financial plan supports what matters most.

*Even where no immediate action is required,
a regular review helps keep financial arrangements
aligned with changing circumstances.*

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A brighter tomorrow.*

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TOMORROW.

NEXT STEPS

Arrange your review

If you have recently moved country, changed employment, sold a property or business, received an inheritance, or started thinking seriously about retirement, this can be the right time for a review.

*Your goals.
Our global perspective.
A brighter tomorrow.*

[Arrange Your Review →](#)



International Wealth Management

Bringing together global expertise to help you protect and grow your wealth across borders.



Retirement Planning

Helping you prepare for the future you want, wherever in the world you choose to be.



Estate & Succession Planning

Supporting you to preserve your legacy and provide for future generations.