



CROSS BORDER PLANNING

FIRM BROCHURE
(Part 2A of Form ADV)

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7100-380 Saint-Antoine West
Montreal, Quebec H2Y 3X7, Canada

Phone: (514) 234-4255
www.itwowealth.com

Part 2A of Form ADV (the “Brochure”) provides information about the qualifications and business practices of i2 Wealth - Cross Border Planning (referenced herein as “i2 Wealth” or the “Firm”). If you have any questions about the contents of this Brochure, please contact our Chief Compliance Officer at (514)-234-4255. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

Additional information about i2 Wealth and its investment adviser representatives is also available on the SEC’s website at www.adviserinfo.sec.gov.

i2 Wealth is an SEC registered investment adviser. Registration does not imply any level of skill or training.

ITEM 2: MATERIAL CHANGES

This is the first Form ADV Part 2A filed for the Firm.

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ITEM 4: ADVISORY BUSINESS

A. Description of Firm and Principal Owners

i2 Wealth (the “Firm”) is a DBA for 15706939 Canada Inc., a Canadian corporation owned by Irina Matco and Ilaria Defendi. i2 Wealth commenced operations in January 2024 and is registered with the U.S. Securities and Exchange Commission. In Canada, the Firm is registered with the Autorité des marchés financiers (AMF).

B. Services

Financial Planning

The Firm offers financial planning services with a focus on cross-border issues. The financial planning process begins with the collection of information through a questionnaire and meetings with the client. This information will include the client’s specific financial and tax status, investment objectives, risk tolerance, liquidity needs, and time horizon. After careful analysis and consideration, the Firm will draft and provide the client a comprehensive financial plan that includes an assessment of your current financial situation, all relevant personal and financial assumptions, analysis, evaluation of financial strategies and recommendations regarding asset allocation, cashflow planning, tax planning, retirement planning, insurance, and estate, gift and wealth transfer planning. Should a client choose to implement these recommendations, the Firm may recommend third-party investment advisors, insurance providers, tax advisors, and/or other professionals to the client. Implementation of financial planning recommendations is entirely at the client’s discretion.

Financial Monitoring

The Firm also offers ongoing financial planning services to clients. These services involve both formal meetings throughout the year as well as informal ad-hoc meetings and the availability to answer any questions that may arise. Advice will be offered with regard to a client’s current financial situation, including their net worth and cash flow statement, a client’s income and expenses, cash management strategies, significant asset (e.g., home) purchases and sales, retirement goals, tax minimization strategies, financial risk exposure, risk management, healthcare options, estate arrangements, lifestyle goals, and the implementation of investment strategies by third-party investment advisors, among other areas.

Financial Consulting

The Firm also offers consulting services to clients that focus on specific areas, such as a retirement analysis or the determination of an asset allocation for a client.

Referrals to Third-Party Investment Advisors

The Firm may refer clients to third-party investment advisors to help implement a client's financial plan. Clients are under no obligation to use the services of these investment advisors. Before referring an investment advisor to client, the Firm will make sure that the investment advisor is properly registered in its particular jurisdiction.

Services Limited to Specific Types of Investments

The Firm only offers financial planning services and does not offer investment management services or investment advice with regard to specific securities.

Retirement Rollovers

A client leaving an employer typically has four options (and may engage in a combination of these options):

- I. Leave the money in their former employer's plan, if permitted,
- II. Roll over the assets to their new employer's plan, if one is available and rollovers are permitted,
- III. Rollover to an IRA or Roth IRA, or
- IV. Cash out the account value (which could, depending upon the client's age, result in adverse tax consequences).

The Firm may recommend an investor roll over retirement plan assets to an Individual Retirement Account (IRA) or Roth IRA, which may be managed by an investment advisor recommended by the Firm. The Firm may receive a portion of that advisor's investment advisory fees on those assets if the Firm has a referral arrangement with that advisor. When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money could potentially create some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Specifically, if the Firm recommends a client roll over its retirement assets to a managed account, such a recommendation creates a conflict of interest if the firm will earn new (or increase its current) compensation as a result of the rollover. Depending on the options available to the individual, rolling over assets to a managed account could incur higher fees than leaving it in a current plan or moving to another employer-sponsored plan. In contrast, a recommendation that a client or prospective client leave their plan assets with their old employer or roll the assets to a plan sponsored by a new employer will generally result in no compensation to the Firm. As a result, we have a potential economic incentive to encourage an investor to roll plan assets into an IRA or Roth IRA account.

There are various factors that the Firm may consider before recommending a rollover, including but not limited to:

- I. The potential tax benefits of rolling over a tax deferred plan to a Roth IRA as opposed to keeping the funds inside the existing plan;
- II. The investment options available in the plan versus the investment options available in an IRA,
- III. Fees and expenses in the plan versus the fees and expenses in an IRA,
- IV. The services and responsiveness of the plan's investment professionals versus those of a third-party investment advisor,
- V. Protection of assets from creditors and legal judgments,
- VI. Required minimum distributions and age considerations,
- VII. Employer stock tax consequences, if any,
- VIII. Plan's withdrawal options or limitations, before and/or after retirement

No client is under any obligation to rollover retirement plan assets to an account managed by an investment advisor.

C. Participation in Wrap Programs

i2 Wealth does not participate in any wrap fee program.

D. Amount of Client Assets Managed

As of March 31, 2024, the Firm did not have any assets under management.

ITEM 5: FEES AND COMPENSATION

Compensation for Services

All fees charged by the Firm are disclosed in a client's professional service contract and are negotiable in certain circumstances, depending upon the complexity of the client's financial situation and the level of services being provided.

Financial Planning

The Firm charges a flat fee for the development of a financial plan. Typically 50% of the fee is paid in advance. With regard to a full-scale financial plan, the amount of fee will generally range from \$10,000 to \$14,000 if a client is moving from one country to another or \$7,000 to \$10,000 if the client is staying within one country. For a smaller, more narrowly focused financial plan, the fee will generally range from \$3,000 to \$5,000. The fee ranges above may be higher if a client also has one or more businesses and trusts.

Financial Monitoring

Clients receiving ongoing financial monitoring services are generally charged an annual rate of between \$3,000 and \$7,500. This fee is charged monthly in advance.

Financial Consulting

The Firm generally charges a fee for financial consulting services at a rate between \$295 and \$395 per hour.

Referrals to Third-Party Investment Advisors

When referring a client to a third-party investment advisor to implement a client's financial plan, the Firm may be compensated by that investment advisor pursuant to a referral arrangement. Any such arrangement will be disclosed at the time of the recommendation. Pursuant to such an arrangement, the Firm will typically receive between 20% and 50% of the investment management fees charged by the third-party investment advisor (net of certain fees that may be charged by the client's custodian). As a result, the Firm has an incentive to recommend these investment advisors, which is a conflict of interest.

Third-Party Fees

Any fees charged by a third-party investment advisor are billed directly to the client by that investment advisor and are separate from any financial monitoring fees charged by the Firm, if applicable.

Prepayment of Fees

As noted above, a portion of financial planning and monitoring fees are paid in advance by clients. Clients are required to provide 30 days notice to cancel their contract with the Firm. Afterwards, the Firm will refund any unearned fees based on the amount of work completed at that point.

Outside Compensation

Neither the Firm nor its supervised persons receive any outside compensation with respect to the recommendation or sale of securities.

The Firm does have service fee arrangements with insurance broker agencies where the Firm will typically receive a portion of the net commission that the insurance broker receives over the first year of the insurance contract. The receipt of this compensation is a conflict of interest. Clients are under no obligation to purchase any insurance product from any insurance provider.

ITEM 6: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

The Firm does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client). All fees are calculated as described above and are not charged on the basis of income or capital gains or capital appreciation.

ITEM 7: TYPES OF CLIENTS

The Firm provides financial planning services primarily to individuals and high net-worth individuals with Canada-US cross border needs.

ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

Methods of Analysis

In the development of financial plans for clients, including the recommendation of an appropriate asset allocation, the Firm's analysis takes into account the client's investment objectives, current and estimated future resources, risk tolerance and country of residence, among other factors. As with any methods used to make projections into the future, there are several risks associated with the Firm's asset allocation recommendations, which may result in the client not being able to achieve their financial goals. These risks include:

- The risk that future rates of return will fall short of the estimates used in any analysis.
- The risk that cash flows expected in the future will not match those used in the analysis.
- The risk that inflation will exceed the estimates used in any analysis.
- The risk that tax rates in a country will be higher than was assumed in the analysis.

Risk of Loss

Although the Firm does not recommend specific securities, clients should note that all investments present the risk of loss of principal where the value of securities may be less than the price paid for those securities. Even when the value of the securities sold is greater than the price paid, there is the risk that the appreciation will be less than the inflation rate.

ITEM 9: DISCIPLINARY INFORMATION

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of i2 Wealth's advisory business or the integrity of i2 Wealth's management.

ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Neither i2 Wealth, nor any member of its management is registered as a securities broker-dealer, or a futures commission merchant, commodity pool operator or commodity trading advisor.

The Firm does not have any affiliation with any related person who is a broker-dealer, investment company, other investment advisor, financial planning firm, commodity pool operator, commodity trading advisor or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships.

As noted above in Item 5, the Firm may receive compensation in exchange for referring a third-party investment advisor or insurance broker to a client. The receipt of such compensation is a conflict of interest.

ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

The principals and employees of i2 Wealth have adopted a Code of Ethics for the purpose of instructing its personnel in their ethical obligations and to provide rules for their personal securities transactions. The Firm owes a duty of loyalty, fairness and good faith towards its clients, and the obligation to adhere not only to the specific provisions of the Code but to the general principles that guide the Code.

The Code of Ethics covers a range of topics that include the following: general ethical principles, receipt and giving of gifts and entertainment, reporting personal securities trading, exceptions to reporting securities trading, initial public offerings and private placements, insider trading, reporting violations, and the distribution of the Code of Ethics. The Firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

ITEM 12: BROKERAGE PRACTICES

The Firm does not recommend specific securities and does not place securities transactions with broker-dealers on behalf of clients. If asked by a client, the Firm may recommend a specific custodian. In such cases, an important factor considered by the Firm will be the client's country of residence and whether the custodian can maintain the client's assets.

ITEM 13: REVIEW OF ACCOUNTS

When providing financial monitoring services to clients, the Firm will generally meet with clients quarterly or semi-annually with more frequent meetings as needed, such as in the case of a significant change in a client's financial situation. The Firm will generally provide a report at the time of any quarterly or semi-annual meeting.

ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION

A. Economic Benefits for Providing Services to Clients

i2 Wealth does not receive economic benefits from non-clients for providing investment advice or other advisory services.

B. Compensation From Non-Supervised Persons for Client Referrals

As noted above, the Firm has entered into referral arrangements with third-party investment advisors where the Firm will receive compensation for referring clients to such investment advisors to help implement their financial plans. This compensation will be generally between 20% to 50% of the investment management fees charged by the third-party investment advisor (net of certain fees that may be charged by the client's custodian). This arrangement is a conflict of interest as the Firm has an incentive to recommend these investment advisors to clients.

ITEM 15: CUSTODY

The Firm does not have custody of client assets and funds.

ITEM 16: INVESTMENT DISCRETION

The Firm does not have discretionary authority over clients' assets.

ITEM 17: VOTING CLIENT SECURITIES

The Firm does not have, and will not accept, authority to vote client securities.

ITEM 18: FINANCIAL INFORMATION

i2 Wealth is not required to include a balance sheet for its most recent fiscal year, is not aware of any financial condition reasonably likely to impair its ability to meet contractual commitments to Clients, and has not been the subject of a bankruptcy petition at any time during the past ten years.