

Southward Bound

Preparing for Your Next Trip to the U.S.



Today's Facilitator



ALAIN FORGET

Head of Business Development

Alain has been working for RBC for over 40 years, holding various business and sales leadership roles in Canada, the Caribbean and the U.S. He is passionate about helping Canadians purchase U.S. homes and works closely with consumers, real estate professionals and other strategic partners to provide education and opportunity to Canadian buyers in the U.S. Alain acts as spokesperson for the media and at real estate conferences as a subject matter expert. He is also a licensed real estate agent in Florida and holds a degree in Finance & Management.

Questions



- Please use the CHAT bar to submit your questions in writing during the live presentation.
- To register a question over the phone following the formal portion of our presentation:
 - Enter 1 followed by 4 on your phone.
 - If your question has already been asked, you can unregister your question by dialing 1 followed by 3.

Note, this webinar is being recorded, and the presentation will be made available on our virtual advice event landing page.

Borders Opening, What To Expect When Returning to Travel, and Immigration

ABOUT THE SPEAKER


SHLOMI STEVE LEVY


B.A., LL.B., J.D., TEP


Partner, Member of the Québec Bar (Barreau du Québec),
Member of the Law Society of Ontario & STEP

Shlomi Steve Levy is a Partner of Levy Salis LLP and is a member of the Quebec Bar, the Law Society of Ontario, the Society of Trust and Estate Practitioners, and the Canadian Bar Association. He was the co-founder of one of the leading cross border tax and estate planning law firms in Canada prior to founding Levy Salis LLP. His practice is dedicated to US and Canadian tax and estate planning for individuals and corporations, Canadians doing business in the United States, US real estate transactions for Canadians, Americans living in Canada, domestic and international trusts, international taxation, corporate law, and cryptocurrency transactions.



 @shlomistevelevy

 @shlomilevy13

 @shlomilevy13

4 OFFICES

Telephone: 1 866 840 2527

Website: levysalis.com

Submit questions or consultation requests to:

INFO@levysalis.COM

MONTREAL

630 SHERBROOKE
ST. W, SUITE 910,
MONTREAL, QC,
H3A 1E4

TORONTO

150 YORK ST.
SUITE 800,
TORONTO, ON
M5H 3S5

FT. LAUDERDALE FLORIDA

4651 SHERIDAN ST.
SUITE 200
HOLLYWOOD,
FL, 33021

Tel Aviv, Israel

22 ROTHSCHILD ST.
15TH FLOOR
TEL AVIV, ISRAEL

CANADIANS – TRAVEL TO AND FROM THE UNITED STATES

Can a Canadian citizen
enter the United States?



CANADIANS – TRAVEL TO AND FROM THE UNITED STATES

Can a Canadian citizen
enter the United States?



YES, subject to certain
restrictions

CANADIANS – TRAVEL TO AND FROM THE UNITED STATES

Can a Canadian citizen
enter the United States?



YES, subject to certain
restrictions

- Can enter by air, but not by land **except for dual US and Canadian citizens and Green Card holders**

CANADIANS – TRAVEL TO AND FROM THE UNITED STATES

Can a Canadian citizen
enter the United States?



YES, subject to certain
restrictions

- Can enter by air, but not by land **except for dual US and Canadian citizens and Green Card holders**
- Must provide a negative COVID-19 viral test taken with 3 days before travel

CANADIANS – TRAVEL TO AND FROM THE UNITED STATES

Canadians returning
to Canada



CANADIANS – TRAVEL TO AND FROM THE UNITED STATES

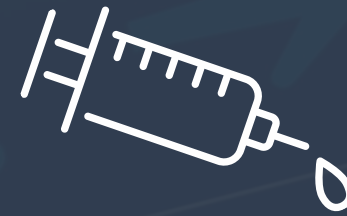
Canadians returning
to Canada



- Provide proof of full series of an accepted COVID-19 vaccine or a combination of vaccines to be exempt from quarantine – upload to ArriveCAN

CANADIANS – TRAVEL TO AND FROM THE UNITED STATES

Canadians returning
to Canada



- Provide proof of full series of an accepted COVID-19 vaccine or a combination of vaccines to be exempt from quarantine – upload to ArriveCAN
- Must have received last COVID-19 vaccine dose at least 14 days before entering Canada

IMMIGRATION QUESTIONS

000

IMMIGRATION QUESTIONS

180

IMMIGRATION QUESTIONS

180

IMMIGRATION QUESTIONS



180

*DAYS IN A
ROLLING YEAR*

IMMIGRATION QUESTIONS



180

***DAYS IN A
ROLLING YEAR***

WHAT IF I WANT
TO STAY PAST
180 DAYS?

IMMIGRATION QUESTIONS



180

*DAYS IN A
ROLLING YEAR*

WHAT IF I WANT
TO STAY PAST
180 DAYS?

**POSSIBLE TO
APPLY TO DO
SO BY FILING**

IMMIGRATION QUESTIONS



180

***DAYS IN A
ROLLING YEAR***

POSSIBLE TO
APPLY TO DO
SO BY FILING

Form I-539

20

IMMIGRATION QUESTIONS

Form I-539



180

*DAYS IN A
ROLLING YEAR*

**MUST FILE BEFORE
180 DAYS ARE UP**

21

IMMIGRATION QUESTIONS



180
*DAYS IN A
ROLLING YEAR*

MUST FILE BEFORE
180 DAYS ARE UP

**NO AUTOMATIC
APPROVAL**

182 DAYS
IN THE
CALENDAR
YEAR



00

Day

NO ACTION
REQUIRED

*A typical Snowbird who spends more than 122 days in the US for at least 3 years in a row is likely to meet the SPT.

Therefore, 120 days is used as a guideline for filing Form 8840.

182 DAYS
IN THE
CALENDAR
YEAR



120

Days

FORM 8840

182 DAYS
IN THE
CALENDAR
YEAR



182
Days

Form 1040NR, Treaty based
positions + Canadian
Health Insurance Concerns!

SPENDING TIME IN THE UNITED STATES

SUBSTANTIAL PRESENCE TEST (SPT)

Canadian snowbirds must navigate the complex rules surrounding the number of days they are allowed to spend in the US. The Levy Salis LLP team frequently guides clients through the variety of issues related to this question so they can make informed decisions about the amount of time they spend stateside.

DAYS SPENT IN THE U.S.*:

YEAR OF 2020

YEAR OF 2019

YEAR OF 2018

VISIT [LEVYSALIS.COM/CALCULATORS/](https://levy-salis.com/calculators/) TO SEE IF YOU MEET THE SUBSTANTIAL PRESENCE TEST

*THE NUMBER OF DAYS SHOULD INCLUDE ALL DAYS SPENT IN THE US FROM JANUARY 1 TO DECEMBER 31 OF EACH YEAR.

Borders Opening – What to Expect with Travel and Healthcare

Here with you today.



Safana Vellani

Director, B2B Strategy & Operations

safana@getmaple.ca

Safana has a depth of experience in designing virtual care programs and supporting Maple's clients with strategic projects. In her role, Safana drives program strategy including patient experience, product integration, and ongoing account management. Safana has a background in corporate finance and has an HBA from Ivey Business School.

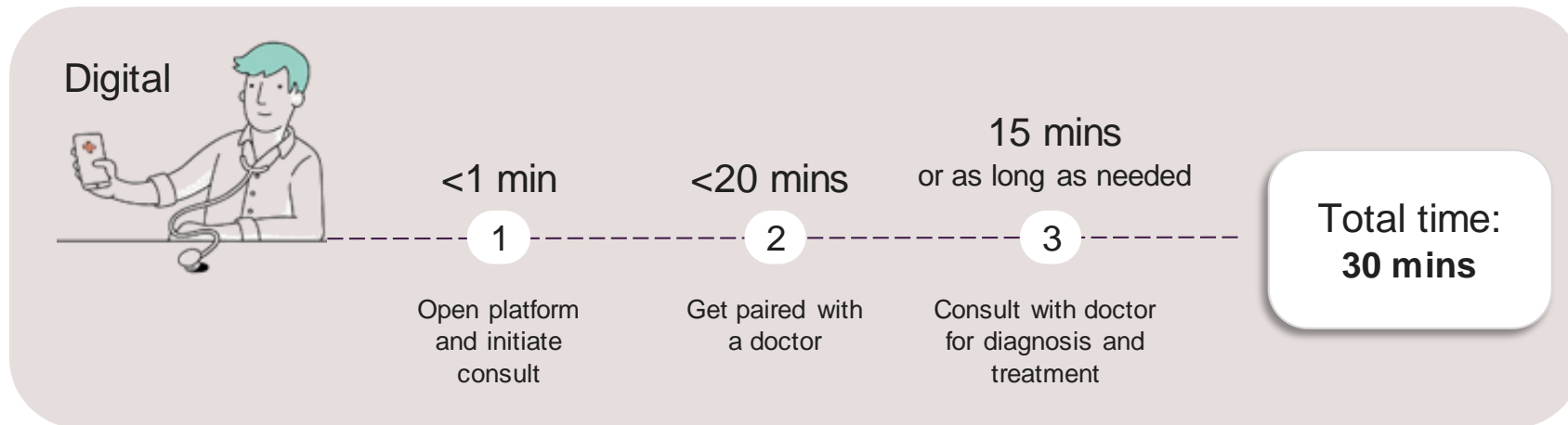
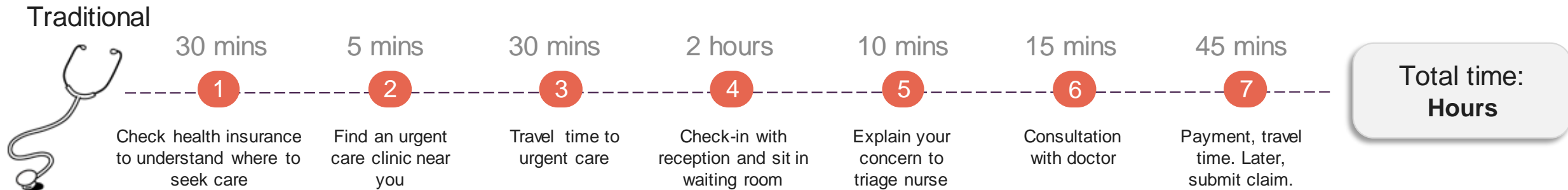


maple

Leveraging virtual care to
keep you healthy & safe
when you travel.

September 15, 2021

The use of technology has streamlined the primary care patient experience.



Maple provides Canadians with online access to doctors while at home or abroad.



24/7 direct connection to a doctor online with an average wait time of <5 minutes in Canada and <20 minutes in the US



Medical advice, prescriptions, medical notes, and more



Ability to communicate with doctors via secure text, video or audio chat



Comprehensive virtual medical records allow patients to proactively manage their health and have it on hand, anywhere



Fully bilingual mobile and web application with seamless patient experience



Privacy by design

Used for common medical issues.

Maple's doctor led approach enables most common illnesses and medical issues to be safely and accurately diagnosed on Maple.

- ✓ **Acute care needs:** Instant availability of doctors means acute care issues can be fully addressed around the clock

1. Sexual health issue

4. Skin problem

7. Joint pain

2. Common infection

5. Mental health

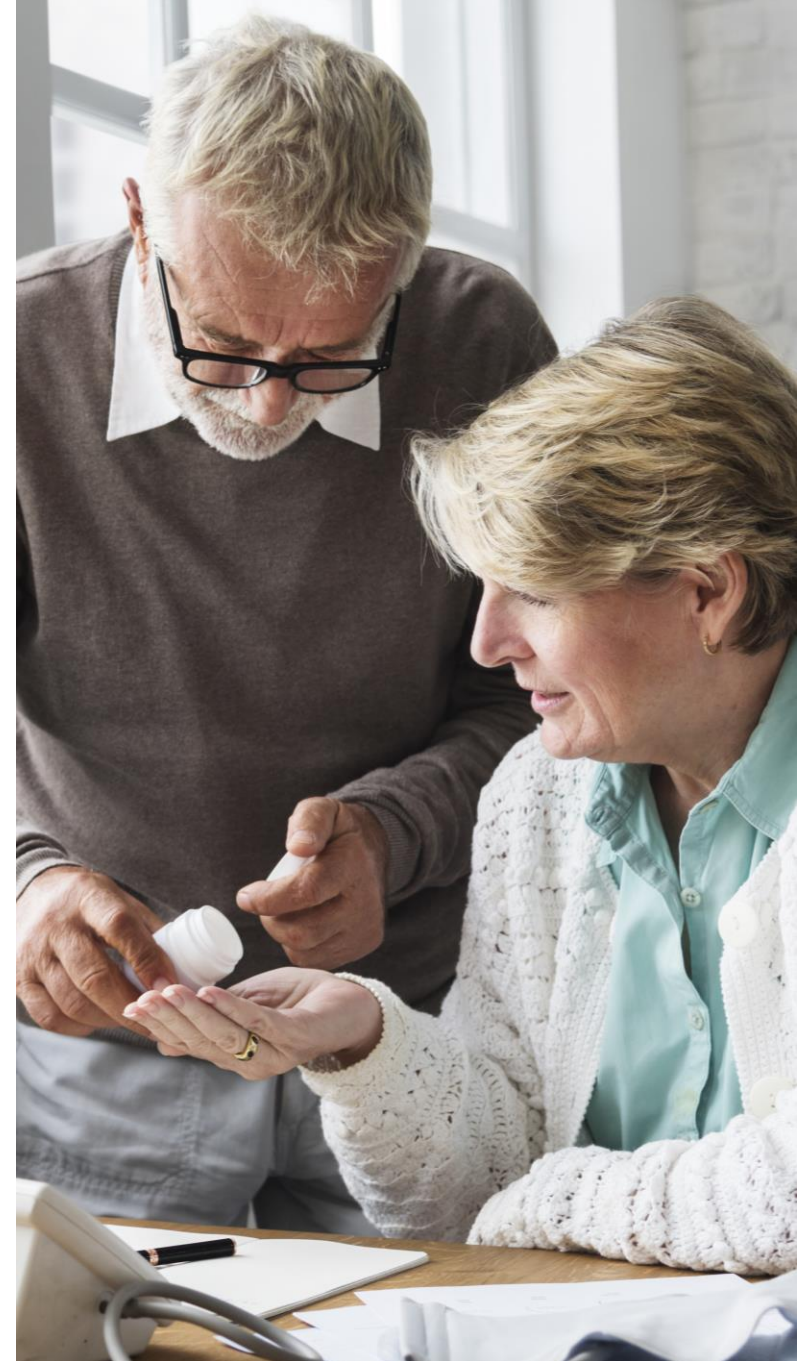
8. Fever

3. Cough / cold / flu

6. Headache

9. Digestion issue

- ✓ **Chronic care needs:** Access to doctors helps ensure adequate management of chronic conditions including high blood pressure, asthma, COPD, diabetes, insomnia, and many more
- ✓ **Mental wellbeing:** Doctors play a central role for patient mental health



Patients love using virtual care.

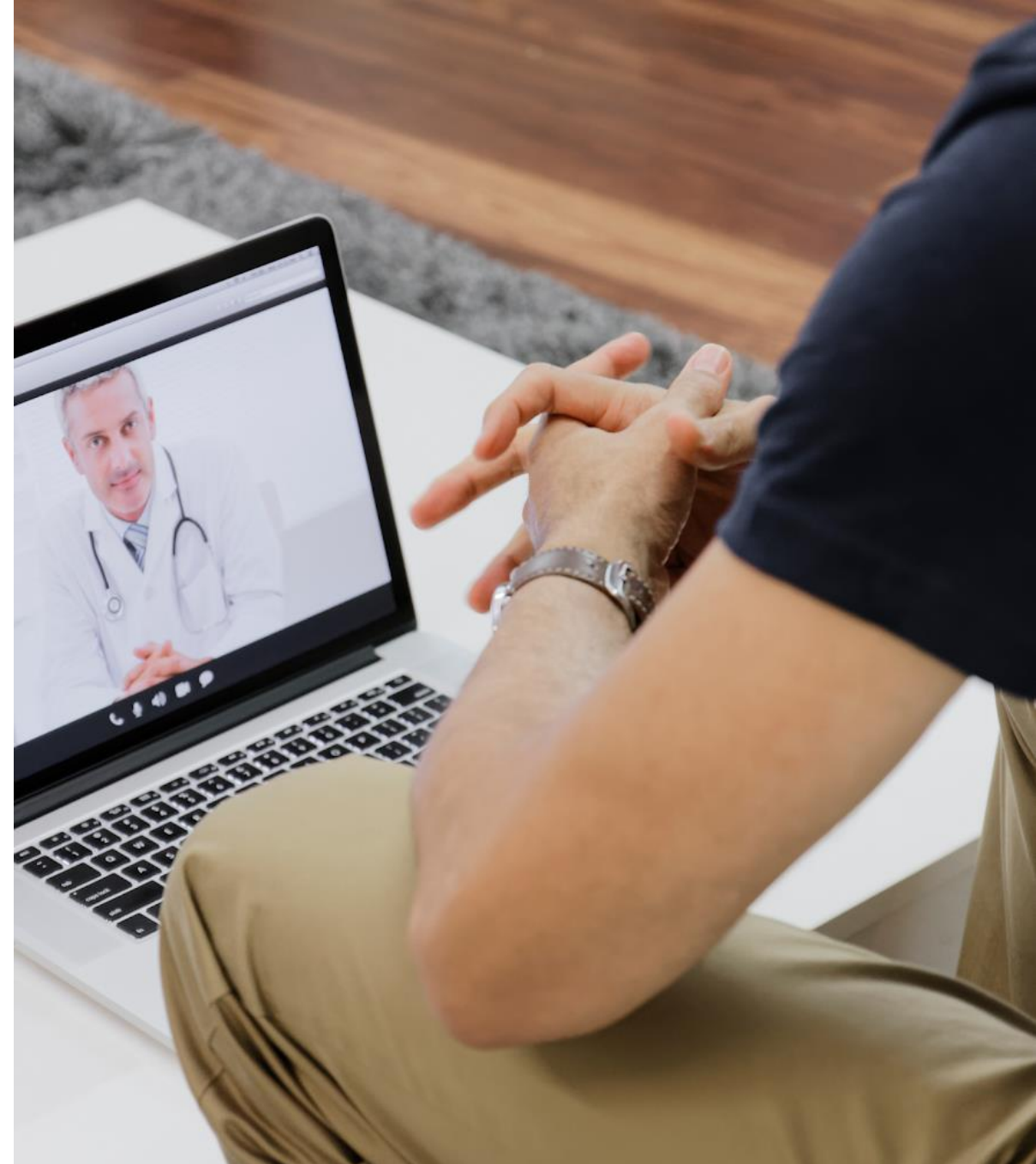
4.9/5 Average satisfaction rating

“*“I am currently on vacation and needed to get an antibiotic for a condition I've had in the past. This app was amazing! I was able to speak to a doctor with just a 5 minute wait time and my prescription will be ready at a pharmacy close to me today!”*

“This was amazing! My travel insurance company advised me to go this route! Great way to save me time on my vacation. I know what's wrong..don't need to visit a walk in clinic. Thank you so much!!”

“This saved hours of my vacation. I was trying to enjoy my vacation with my family when a gout attack occurred. Forgot my pills at home 3 hours away. This service is great”

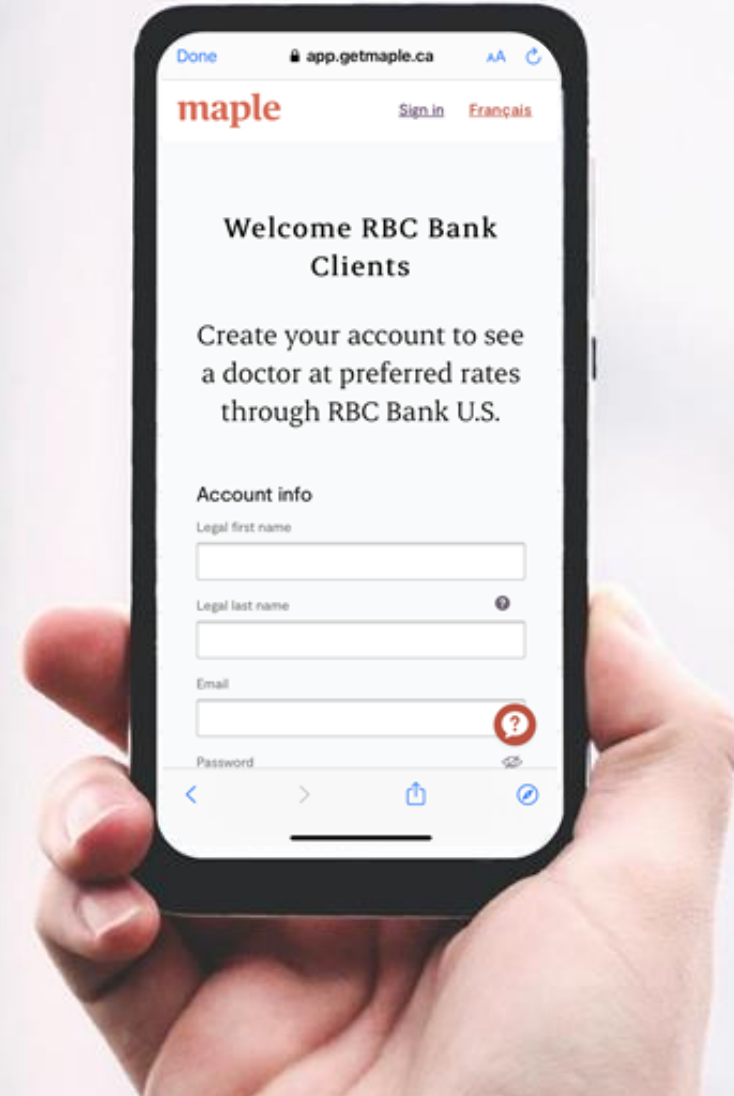
“Was a great experience. I was able to renew prescription while on vacation. Very convenient.”



How to register as a RBC Bank Client:

To access preferred rates through RBC Bank, register for Maple by navigating your internet browser to:

www.getmaple.ca/rbcusbank-lfhweogiu

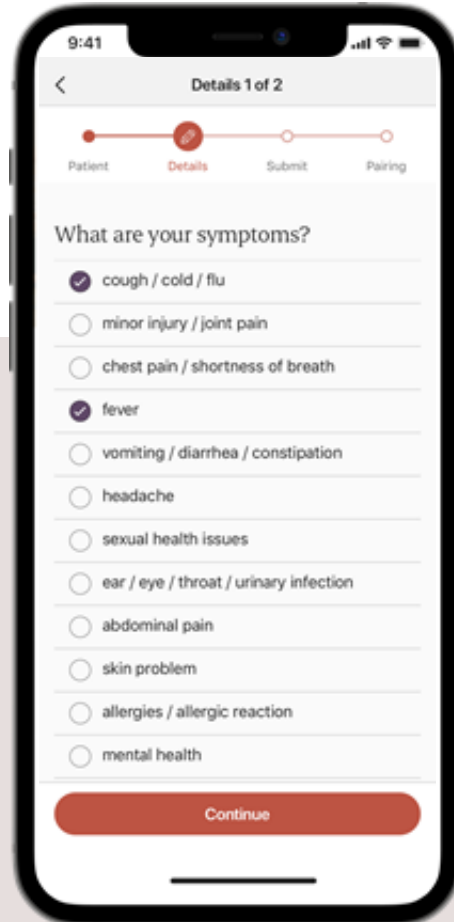


Seamless & intuitive healthcare journey.

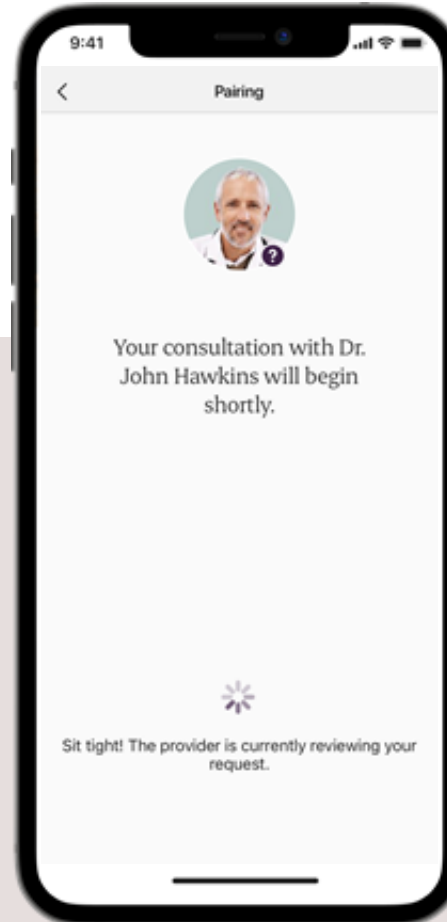
Log in, press *Get Care*, and select general practitioner



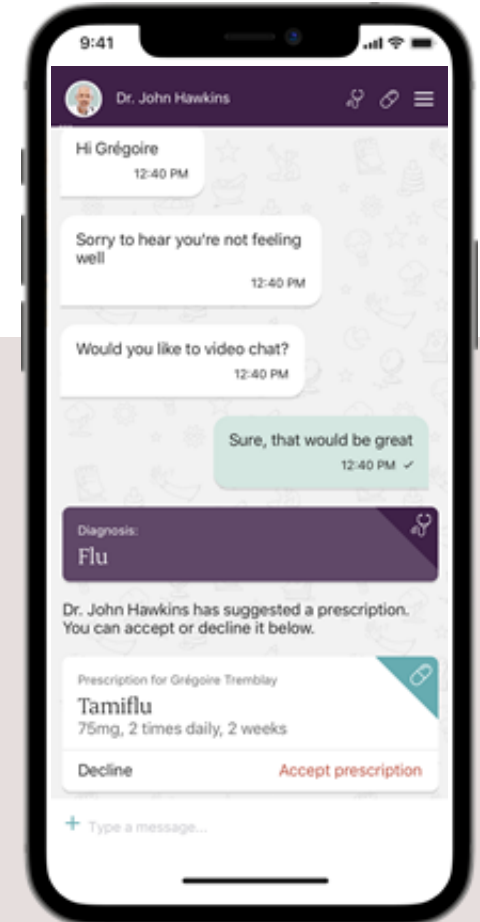
Select your symptoms from the list



Connect with a doctor via text, audio or video



Get prescriptions, medical notes, and more





When you are traveling, there are ways to stay safe and healthy.

- ✓ **Purchase travel & health insurance:** Make sure it includes quarantine accommodation costs, reimbursement in case of COVID-related trip cancellation, and prioritize a plan with 24/7 telemedicine.
- ✓ **Get any and all necessary vaccinations prior to departure:** If you are an immunocompromised individual, speak with a doctors prior to travel.
- ✓ **Make a “COVID-19 safety” packing list:** Grab any medications you may need on your trip and some essential safe-travel supplies, including extra face masks, tissues, alcohol-based hand sanitizer, disinfectant wipes, and a thermometer.
- ✓ **Limit contact with frequently touched surfaces:** You may have to touch handrails, elevator buttons and kiosks. If you must touch these surfaces, use hand sanitizer or wash your hands afterward.
- ✓ **Wear a face mask:** Specifically in indoor spaces and outdoors where there is a high risk of COVID-19 transmission, such as crowded events or large gatherings.
- ✓ **Avoid close contact with others:** Whenever possible, socially distance (6 feet) from people outside of your travel group.

Borders Opening – RBC Bank

We're with you

Your Presenters

RBC Regional Advisors

Marlene Atzori



Marlene has more than 30 yrs. of experience with RBC, working in many areas of RBC. For the past 15 yrs. as an accredited Financial Planner, she has been a leader & mentor ranking as top performer in the Toronto West GTR Team. She holds a Bachelor of Arts degree, PFP, & additional designations from the Institute of Canadian Bankers. Marlene has been a strong collaborator for RBC USA since inception, networking with her partners & COI's on both sides of the border. RBC Performance Convention Finalist in 2018

Chris Bessant



Chris has more than 20 years of experience with RBC including several leadership roles such as Branch Manager and Manager, Financial Planning Associates. He holds a Diploma in Finance, PFP and a multitude of additional designations from the Institute of Canadian Bankers. He has earned a reputation of being an excellent collaborator and a trusted business partner. Chris was an RBC Performance Convention Finalist in 2006

Getting Ready to Head South

What we're hearing

- Tax & legal concerns¹
- Health & wellness considerations
- Banking solutions
 - Checking
 - Credit cards²
- Preparing students for U.S. college
- Buying a home in the U.S. or using U.S. equity³
- Cross-border business banking



U.S. Banking Benefits

- Free and instant cross-border transfers⁴
- Mobile deposits/Digital capabilities with digital wallet
- Peer to peer transfer - 3rd party apps
 - Venmo, Pay Pal, Apple Pay, Cash App, etc⁵
- Over 50,000 no-fee ATMs⁶ nationwide through Allpoint
 - CVS, Walgreens, Target
- RBC Rewards points redeemable for cash back⁷, gift cards, travel and more
- No foreign transaction fees⁸ on U.S. purchases

Visit [rbcbank.com](https://www.rbcbank.com)



Cross-Border Offers & Perks

RBC Bank clients

- Reduced shipping cost when you shop U.S. retailers online with MyUS.com⁵
- Telehealth through Maple⁵
- Car rentals through Avis and Budget⁵
- Tax and legal advice¹

Additional perks for RBC Bank Real Estate Clients

- Electronics installation
- Junk removal
- HomePlus™ Advantage⁹
- Insurance marketplace

HomePlus™ Advantage - Home Buying Support

- Dedicated team of cross-border mortgage advisors
- Canadian-certified real estate agents in the U.S.
- Real time property listings
- Ability to earn cash rewards with a U.S. home purchase⁹
- U.S. perks for homeowners
- Homeowners and flood insurance through an insurance marketplace
- No-annual-fee Premium Checking bundle¹⁰
- Cross-border legal and tax experts¹



Questions



- Please use the CHAT bar to submit your questions in writing during the live presentation.
- To register a question over the phone following the formal portion of our presentation:
 - Enter 1 followed by 4 on your phone.
 - If your question has already been asked, you can unregister your question by dialing 1 followed by 3.

Note, this webinar is being recorded, and the presentation will be made available on our virtual advice event landing page.

Upcoming Events – Register at rbcbank.com/vae

Everything You Need to Know about U.S. Real Estate Markets

Thu Sep 23 1:00 - 2:30 PM ET

Ask the Expert - Tax and Legal Considerations for Owning a U.S. Property

Wed Sep 29 1:00 - 2:30 PM ET

Ask the Expert - Everything You Need to Know about Buying U.S. Property

Wed Oct 6 1:00 - 2:30 PM ET

Economic Update & Outlook

Wed Oct 13 3:00-4:30 PM ET

Disclaimer

This presentation offers general information only and is not intended as legal, financial or other professional advice. A professional advisor should be consulted for your specific situation. While information presented is intended to be factual and current, its accuracy is not guaranteed and it should not be considered a complete analysis of the subjects discussed. All expressions of opinion reflect the judgement of the presenter(s) as of the date of publication and are subject to change. No endorsement of any third parties or their advice, opinions, information, products or services is expressly given or implied by Royal Bank of Canada or its affiliates.

Disclosures

Equal Housing Lender. Member FDIC.



® / ™ Registered trademarks of Royal Bank of Canada. Used under license.

RBC Bank means RBC Bank (Georgia), N.A., a subsidiary of Royal Bank of Canada.

1. Consult your financial, tax, legal, and other professional advisors prior to applying for a U.S. mortgage.
2. All loans and lines of credit are subject to credit approval.
3. Mortgages and Home Equity Lines of Credit (HELOCs) are subject to approval, including verification of acceptable income, credit worthiness and property valuations. Minimum and maximum property values and maximum loan-to-value ratios apply. Homeowner's insurance is required for all loans and lines of credit and flood insurance is required if the property is located in a Special Flood Hazard area. Escrows may be required on mortgages. There are closing costs associated with mortgage products. In addition to a ½% Origination fee (with a \$500 minimum and a \$2,000 maximum) due at origination and a \$50 annual fee, third party closing costs for Home Equity Lines of Credit may range from \$900 to \$9,000. Home Equity Lines of credit are not offered for properties in Texas. Home Equity Lines of Credit are not available for investment properties. An investment property is a property that is not occupied by the owner/borrower for at least two weeks per year.
4. Standard account charges may apply. Maximum transaction limits may apply and are subject to change. Availability of the money will depend on the time when it is sent from Royal Bank of Canada or RBC Bank. Transaction may not appear on your RBC Bank account transaction history until the following day but will reflect the date of transfer.
5. This company is not affiliated with RBC Bank and RBC Bank is not responsible for the offer provided by this company.
6. There is no fee associated with accessing these ATMs but standard account charges and transaction limitations will apply. To find a no-fee ATM near you visit www.rbcbank.com/atms. If you can't find a no-fee ATM nearby, you can use your RBC Bank Debit card for cash back with your purchases at many larger retail merchants such as grocery stores, or visit any U.S. ATM and request a refund of the ATM fee. Refund requests can be made by signing into online banking and sending a secure message to our online banking support team. All refunds are subject to limitations, refer to the Personal Schedule of Fees for details <<http://www.rbcbank.com/assets/uploads/pdfs/PersonalScheduleofFees-.pdf>>.
7. 1.00% cash back from the Visa Signature/Platinum Rewards and 1.25% cash back from the Visa Signature Black/Platinum Rewards Plus credit cards can only be redeemed with RBC Rewards Points.
8. While there are no foreign transaction fees for purchases in the U.S. or in USD, there are foreign transaction fees for purchases conducted in foreign currency. RBC Bank Foreign Transactions: RBC Bank Signature Black/Signature Black Plus credit cards: 1.5% of the U.S. dollar amount of the transaction if the transaction is conducted in a foreign currency. RBC Bank Platinum Rewards/Platinum Rewards Plus credit cards: 3% of the U.S. dollar amount of the transaction if the transaction is conducted in a foreign currency.
9. RBC U.S. HomePlus™ Rewards is offered by RBC Bank with HomeStory Real Estate Services (HRES), a licensed real estate broker. HRES is not affiliated with RBC Bank and RBC Bank is not responsible for the program provided by HRES. To qualify for the RBC U.S. HomePlus™ Rewards, you must enroll in the program and use the assigned network real estate agent to complete the buy transaction. Your enrollment and reward eligibility is good for 18 months. If you do not purchase a home during that time, you must re-enroll to become eligible for the cash reward. For full details, please review the program terms and conditions <<https://rbc.homestory.com/programoverview>>.
10. RBC Bank will waive the annual fee for the checking account as long as account holder is a real estate loan holder and both remain open and in good standing. If you close your loan at any time, the annual Premium Checking account fee of \$99.95 will begin to apply.