

# HOW TO PREPARE YOUR FINANCES BEFORE YOU MAKE ALIYA



## CHOOSE INVESTMENTS CAREFULLY

Take tax considerations into account: some investment are more appropriate for olim than others. For example, municipal bonds, while generally tax-free in America are subject to Israeli tax. [Click here to learn more.](#)



## KEEP CASH RESERVES

As you orient yourself in Israel, you'll need funds to cover the expenses of setting up a new house, living expenses until you find a job, as well as an emergency fund. [Read here for a list of factors to take into consideration how much cash you'll need.](#)



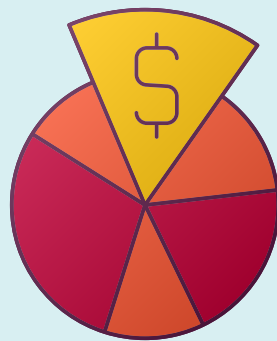
## USE A LOCAL BANK WISELY

Israeli banks are great for checking accounts, but think twice about using them for savings. [Click here for information about potential pitfalls in investing with Israeli banks, especially with mutual funds.](#)



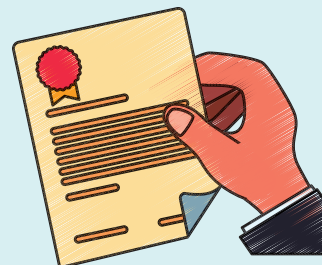
## MAINTAIN YOUR IRAS AND 401K ACCOUNTS

No need for all your money to make *aliya*. Transferring your American retirement accounts to Israel may not be a good idea as they'll lose their tax advantageous status. [Click here to learn more about keeping your IRA and 401\(k\) inside an American brokerage account.](#)



## UPDATE YOUR WILL AND ESTATE PLAN

Even if you plan on keeping the majority of your assets in America, you should consider writing an Israeli will. [Click here to find out why.](#)



Profile Investment Services, Ltd. specializes in helping olim manage their U.S. dollar investment and retirement accounts in America. We design investment portfolios that are appropriate for dual citizens and cross-border investors. Call to see how we can help you: Toll-free from US 1-888-327-6179 or in Israel: 02-624-2788