

RSM Switzerland

A partner at your side



360-Degree planification
regarding Inheritance &
Gift Planning

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Often underestimated, the tax applicable to a donation or inheritance can, in certain cases and without careful planning, reach up to 120% of the amount of the donation or inheritance. Added to this are the legal aspects, which can complicate or even prevent the transfer of assets to all the testamentary heirs.

In Switzerland

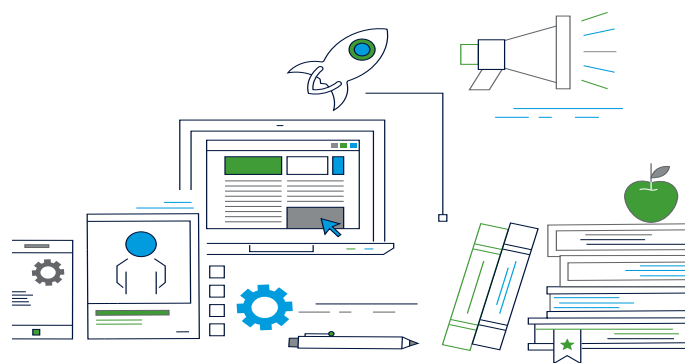
Inheritance and gift tax is a complex subject, due to the differences in treatment between the cantons. There are 26 cantonal laws as well as communal laws, which provide for different regimes. This legislative disparity mainly concerns tax rates and exemptions. As far as the principle of taxation is concerned, all the cantons follow the same system, i.e. tangible assets are taxed in the canton of the last domicile of the deceased or the donor. For real estate, the canton where the property is located is responsible.

At international level

Inheritance and gift tax are even more problematic at international level. The increasing mobility of people and assets across borders raises a number of challenges, particularly in terms of tax and legal expertise, double taxation and tax planning. Each jurisdiction has its own internal rules on inheritance and gift taxation, which can differ significantly. As international successions and gifts are becoming increasingly common, and in order to avoid the risk of double taxation, it is advisable to be aware of international tax treaties as well as domestic tax rules in this area, especially as there are only a limited number of international treaties on succession. What's more, these treaties do not always apply to gifts, making the subject even more complex!

In law

In the context of succession, it is also important to review the legality of wills. In Switzerland, for a will to be valid, it must comply with Swiss civil law, particularly as regards the form required but also as regards the substance. To avoid problematic situations that could lead to the invalidity of testamentary dispositions, it is important to plan one's succession and to seek professional advice, particularly when moving from one country to another.



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Our services

In order to provide our clients with the best possible advice, we offer them a one-to-one meeting, during which we take stock of their personal and financial situation and their needs. We offer the following advice on inheritance and donations:

1. Legal review – Analysis of the legal aspects of an inheritance or donation

- Preparation of an analysis of the client's current legal situation from an inheritance and/or gift point of view;
- Review of testamentary dispositions and verification of legal compliance or, alternatively, drafting of testamentary dispositions;
- Proposals for optimisation, points of attention and estate planning;
- Coordination with the notary if necessary (additional fee).

2. Tax review – In-depth analysis of the tax implications of transfers by succession or donation and optimisation of the tax consequences

- Review of the last tax return and analysis of the current tax situation (assets and property held, including real estate, share and bond portfolios, etc.);
- Tax planning and recommendation of strategies to minimise inheritance and gift tax liabilities;
- Coordination with RSM offices abroad in the case of an international succession or donation (fees for RSM offices not included);
- Analysis and estimation of potential estate and gift taxes.

Contact us!

Scan this QR code and Contact us directly on our website.



About RSM

RSM Network

Global strength that reinforces our Swiss delivery

From Switzerland, RSM operates locally while leveraging the reach and capabilities of the RSM international network. This allows our teams to apply international standards and access specialised expertise whenever needed, without losing proximity or local leadership.

- Firms in **120 countries** with presence in each of the **top 40 major business centres** worldwide
- **56,000+** professionals globally
- **500+** offices across the Americas, Europe, MENA, Africa and Asia Pacific



56,000
People worldwide



500
Offices



120
Countries

RSM Switzerland

Swiss expertise, rooted in the local economic fabric

Operating across Switzerland, RSM supports Swiss SMEs, mid-sized companies and large organisations with audit & assurance, tax and consulting services. Our teams have a strong understanding of the Swiss regulatory, economic and entrepreneurial environment, bringing clarity and reliability to every engagement.

A single Swiss point of contact, connected globally

We know that time is precious. Your dedicated Swiss contact coordinates your needs locally and acts as your central interface, ensuring smooth collaboration and efficient delivery, while remaining close to your business realities.

Tailored solutions for Swiss businesses

Through close client relationships and strong sector knowledge, we deliver practical and tailored solutions.

Our approach helps organisations improve efficiency, manage risks and support sustainable growth in Switzerland and beyond.

Our presence in Switzerland



3
Offices



13
Partners



140+
People

