

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

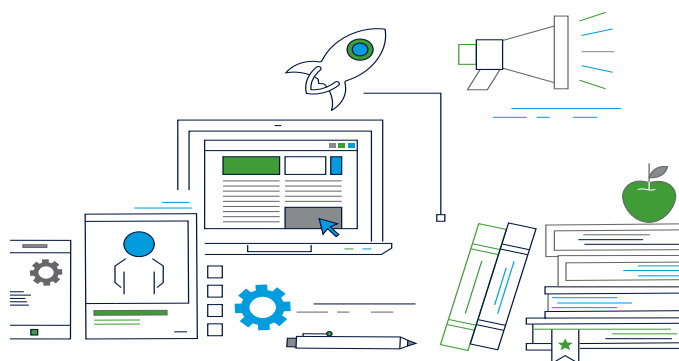
Inheritance and gift tax is a complex subject, due to the differences in treatment between the cantons. There are 26 cantonal laws as well as communal laws, which provide for different regimes. This legislative disparity mainly concerns tax rates and exemptions. As far as the principle of taxation is 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!

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ABOUT RSM

RSM Network

120 countries connected, a homogeneous approach with high added value

Whichever the country in which you operate may be, you have access to the whole RSM network. Our teams commit to the consistent quality of their projects in order to bring trust and security into your operations.

A single point of contact and unique partner

We know that your time is precious. Your unique contact point at a high level is the relay of your needs at the heart of the network. It can make exchanges flow more smoothly, mobilise the local or international skills necessary whatever the destination of your ambitions may be

A variety of skills for tailored-made solutions

Together, we make our best skills, expertise and our sectorial knowledge available to you in order to help you reach your objectives. This expertise can help you enhance your business efficiency, reduce costs, control risks and become more competitive.



RSM Switzerland – A human scale approach for a local and global delivery

RSM in Switzerland has chosen to have a targeted presence in the country's main economic centres with offices and teams structured to cover the entire territory, both geographically and linguistically.

