

## Inheritance Consulting

### Planned Transfer of Assets



It's taken you decades to successfully build your assets. And you don't want to simply maintain them – you want to make sensible and timely plans for passing them on. Our inheritance consulting will outline the legal framework conditions involved, ensuring that your personal, family, and business situation can be organized just the way you want it. For example, we can help you answer the following questions:

- Who brought which assets into a partnership, marriage, or company, and how can plans for its future distribution be organized and safeguarded?
- What rules can be applied in case any party becomes mentally incapacitated?
- What provisions can be taken to ensure your spouse or partner is able to remain living in the house?
- What rights and responsibilities apply in case of an estate division and how are forced heirs covered?
- What opportunities are there to meet charitable commitments during your lifetime or by way of last will or testament?
- How can a sustainable succession solution for the regulation of a company handover or an estate be planned?
- What tax implications (death duties and gift taxes) need to be considered?

The key to answering these questions is a systematic advisory process. Your Relationship Manager will manage this process and consult with Comprehensive Financial Advice specialists on your behalf.

### Analyzing the Marital Property and Inheritance Situation

Our inheritance specialists analyze your assets and obligations and check the feasibility of your beneficiary preferences. Forced heirs as well as various family setups, business situations, and their impact on the estate are taken into account here. Furthermore, we illustrate the possibilities for making your own provision for old age under the adult protection law.

### Regulating Estate Planning and Implementing the Division of an Estate

By allowing yourself plenty of time for planning, it is possible to involve all potential heirs – and thus create a solid basis for the amicable division of the estate. You can also make long-term plans for lifetime gifts, charitable commitments, and the consequences of a change of residence or company succession, which are coordinated with your requirements in an optimum manner. You can also determine who will be the executor of your last will and testament.

### We Cover the Following Issues Concerning Inheritance Planning:

- Marital property and succession law:
  - Explanation of legal regulations, analysis of existing agreements, advice regarding options for disposing of your estate in a will, marriage contracts, inheritance contracts, and options for lifetime gifts, including preparation of last will and draft contracts
- Death duties and gift taxes:
  - Estate planning and structuring options while taking account of inheritance and gift taxes (usufructs, bequests, foundations)
- Child and adult protection law:
  - Advice on possible capacity to make a rational judgment. Explanation of new structuring options, such as living wills and advance directives
- Authorities:
  - Organization and coordination of official certification and support for client (and future heirs) with the signing of the deed before a notary public, representation of community of heirs before authorities, courts, and private third parties

We will be happy to help you with a second opinion on any and all inheritance issues.

## If We Accept an Executor Mandate or Mandate to Distribute Your Estate, Our Services Include the Following:

- Support for all heirs (meeting of heirs, discussion of proposals for the division of the estate)
- Inventory (inheritance tax, asset liquidation, third-party banking relationships)
- Preparation of distribution (assistance with selling real estate, dividing account balances/safe custody assets, paying out legacies, and transferring assets to heirs)
- Distribution contract, final report

As an alternative to a mandate, we can also assist your heirs on a case-by-case basis.

## Time Frame

In general, inheritance planning services require two meetings over a period of one to two months depending on the topic and scope. Dividing up an estate can take between six months and several years.

## Fees

Depending on the complexity, inheritance consulting services are billed at a rate of between CHF 250 and CHF 500 per hour. We generally offer a brief discussion of your issues or an initial meeting as part of a comprehensive consultation at no charge.

Based on experience, you can expect to pay the fees listed below (not including VAT), but the final amount will be based on the actual time and effort put in by our specialists. The fees in the table are for information purposes only and represent neither minimum nor maximum amounts.

<b>Inheritance consulting on a single topic</b> (e.g. a will)	CHF	1,500 to CHF	2,500
<b>Inheritance consulting</b> (combination of will, marriage contract, inheritance contract and/or advance directive)	CHF	2,500 to CHF	5,000
<b>Distributing an estate or assistance with estate division</b>	CHF	10,000 to CHF	40,000 <sup>1</sup>

<sup>1</sup> Corresponds to approximately 1–3% of the estate.

Following the initial meeting, the specialist will provide you with an estimate of the fees. Additional specialists (financial planner and/or tax consultant) will be utilized following prior consultation, and those services will be billed separately. Third parties may also charge fees for official certification, land record entries, estimates, etc.

## Contact us

We will be happy to arrange a personal consultation. Call us at 0844 200 114\*; Mon.–Fri., 08:00–20:00. For more information, visit our website at: [credit-suisse.com/financialplanning](https://www.credit-suisse.com/financialplanning)

\* Telephone calls may be recorded.

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