

Tax consulting

The foresight to take advantage of tax benefits

Almost every decision made in your financial life cycle has tax implications. The sooner you become aware of their diversity, the better placed you will be to shape your decisions accordingly and positively influence your tax situation. Our qualified advisory service helps to answer questions such as:

- Is it possible to optimize assets and liabilities from a tax point of view?
- What is the tax situation for pension planning?
- What are the different taxes involved in real estate transactions?
- What are the tax implications of a change of residence?
- Are there preferential succession solutions and estate options when it comes to tax?

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 personal, family, and professional tax situation

Whether as a private individual within a family, or as an entrepreneur, employee, or pensioner, a sound tax analysis is essential. Our specialists look at your current tax situation, taking into account all relevant aspects of your entire financial life cycle. In addition to the types of assets and liabilities you have, timing also plays a crucial role here.

Organizing the tax situation

With far-sighted planning, you can positively influence your tax burden. We will look at the tax options for your assets and liabilities together with you or calculate the ideal times to trigger events. We will show you where you can save on taxes, and analyze your plans or special events for possible tax implications.

Based on our analysis, we will provide you with structuring options and recommendations. We will then implement these recommendations together with you and assist you in your dealings with third parties, including the authorities.



We cover the following areas of tax consulting and planning:

- **Income and wealth taxes:**
Depending on your needs, this may include the following: a comparison of salary vs. dividends; intercantonal and international tax breakdown; withholding tax and tax at source; taxation of structured products; pension and insurance benefits; intercantonal and international change of domicile; foundation, sale, or liquidation of a company or sole proprietorship; succession solutions; tax estimates (taxable value, imputed rental value); professional securities trading; holding privilege and participation deduction
- **Properties/real estate:**
The purchase and sale of properties (e.g. real estate gains taxes, real estate transfer taxes, or the impact of debit interest deduction) and the form in which properties are held (personal assets vs. business assets)
- Taxation based on expenditure
- Negotiations with tax authorities and obtaining necessary rulings (advance notification)
- Death duties and gift taxes
- (Penalty-free) voluntary declarations

As part of a tax consultation mandate, we take care of the following tax formalities for you whenever necessary¹:

Preparation of tax returns (primary and/or secondary tax residence); reclaim of tax at source; checking of tax assessment; assistance with legal recourse and filing of appeals.

Time frame

In general, tax consulting takes between one hour and several days depending on the topic and scope.

Fees

Depending on the complexity, tax 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 experts. The fees in the table are for information purposes only and represent neither minimum nor maximum amounts.

General topic advice	CHF 500	to	CHF 2,500
Tax consulting mandate: analysis, structuring, and planning of your tax situation (including any required tax formalities), plus tax authority rulings where necessary	CHF 1,500	to	CHF 20,000
	CHF 2,500	to	CHF 15,000
Voluntary declaration	CHF 2,500	to	CHF 7,500

¹ Tax return services are only offered if our advice will have a direct effect on the contents of your tax return (for a maximum of three years).

Following the initial meeting, the expert will provide you with an estimate of the fees. Additional experts (financial planner and/or inheritance consultant) will be utilized following prior consultation, and those services will be billed separately.

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

* Telephone calls may be recorded.

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