Inheritance Advice

Passing wealth on with a plan

Over decades, you have successfully built up your assets – and you not only want to preserve your wealth but also pass it on in a planned and deliberate manner. Our inheritance advisory services clarify the legal framework, allowing you to structure your personal, family, and business situation in line with your objectives.

For example, we support you with the following questions:

- Who contributed which assets to a partnership, marriage, or business, and how can future distribution preferences be clearly defined and secured in advance?
- What arrangements can be made in the event that someone should lose their capacity to make decisions?
- What measures can be taken to ensure that a spouse or partner can continue living in the family home?
- What rights and obligations apply during the division of an estate, and how should heirs with mandatory entitlements be considered?
- What options exist for making charitable contributions either during your lifetime or by bequest?
- How can succession solutions be strategically planned to streamline a business transfer or estate settlement?
- Which tax implications (inheritance and gift taxes) need to be taken into account?

The key to answering these questions is a systematic advisory process. Your client advisor will steer this process and involve the necessary experts.

Analysis of the situation regarding matrimonial property and inheritance law

Our inheritance advisors analyze your assets and liabilities and review how your beneficiary preferences can be implemented. In doing so, they take into account heirs with mandatory entitlements as well as different family structures, business circumstances, and their impact on your estate. In addition, we highlight the available options for personal precaution measures under adult protection law.

Estate planning and execution of inheritance distribution

By planning your estate early, you enable the involvement of future heirs – establishing a solid foundation for the consensual division of your assets. This approach also allows you to plan lifetime gifts, charitable commitments, and the implications of a change in residence or business succession well in advance and align them with your individual needs. You can also decide whom you would like to entrust with the execution of your final wishes.

We cover the following inheritance-related topics

By planning your estate early, you enable the involvement of future heirs—establishing a solid foundation for the amicable division of your assets. This also allows you to plan and align lifetime gifts, charitable commitments, and the consequences of a change of residence or business succession in a long-term and needs-oriented manner. You can also decide who you wish to entrust with the execution of your last will.

- **Marital property and inheritance law:** Explanation of statutory provisions, analysis of existing agreements, and advice on available options through wills, marital property agreements, inheritance contracts, and lifetime gifts – including the drafting of will and contract templates.
- **Inheritance and gift tax:** Estate planning and structuring options considering inheritance and gift taxes (usufruct, legacies, foundations).
- **Child and adult protection law:** Advice on preparations for potential incapacity. Overview of new legal instruments such as advance care directives and powers of attorney.
- **Authorities:** Organization and coordination of the official notarization process, accompanying clients (and future heirs) to notary appointments, and representing the community of heirs before authorities, courts, and private third parties.

Thoughtful estate planning creates clarity – for you and your loved ones. Our inheritance advisory services help you implement your wishes in a legally secure manner and prevent family conflicts. Contact us early – we will support you personally, with trust and expertise.

smzh tip

Thomas Kaufmann
Chairman of the Board,
smzh ag

With many years of experience as a lawyer and court president, Thomas Kaufmann knows how essential it is to seek information and advice in a timely manner:

> **“Our mission is to make complexity understandable – whether it concerns marital agreements, wills, or business succession. We present you with the relevant tools and legal options and work with you to develop the best possible solution for your individual situation.”**

smzh for you

- **Individual advice:** We place your personal circumstances at the center – whether we focus on family matters, partnership, or entrepreneurship.
- **Legal certainty:** Our experts ensure that your estate settlement is legally sound and clearly worded.
- **Holistic planning:** We think beyond your will – and take into consideration marriage contracts, inheritance contracts, advance care directives, and legal aspects.
- **Tailor-made solutions:** Every situation is unique – this is why we develop tailor-made concepts for your estate planning.
- **Years of experience:** smzh combines legal, financial, and professional know-how – providing solutions that last.

Call us at
+41 43 355 44 55
or make an
appointment online.

About smzh

smzh ag is an independent financial services provider that offers its clients comprehensive, transparent and sustainable advice in the areas of finance & investments, pensions & insurance, mortgages & real estate and tax & law.

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