



# Aspects of inheritance law

## Overview



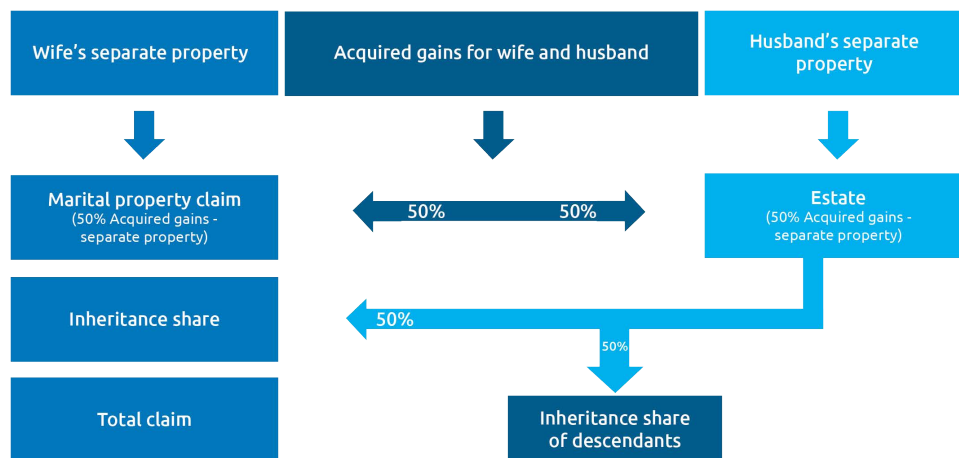
### The participation in acquired property

If you and your partner decide not to establish a marriage contract, the default marital property regime in Switzerland is the participation in acquired property. This is the standard regime that governs the financial relationships during and, most importantly, after marriage. In the so-called community of acquired property, there are four asset categories, which the following illustration provides an overview of.

Wife's separate property	Marital property wife	Marital property husband	Husband's separate property
<ul style="list-style-type: none"> <li>Wife's separate property</li> <li>Personal items</li> <li>Property brought into the marriage</li> <li>Inheritances</li> <li>Claims for compensation</li> <li>Replacement for personal property</li> </ul>	<ul style="list-style-type: none"> <li>Work income</li> <li>Insurance benefits</li> <li>Returns from separate property</li> <li>Replacement for acquired gains</li> </ul>		<ul style="list-style-type: none"> <li>Personal belongings</li> <li>Dowry</li> <li>Bequests</li> <li>Gifts</li> <li>Compensation claims</li> <li>Substitute for separate property</li> </ul>

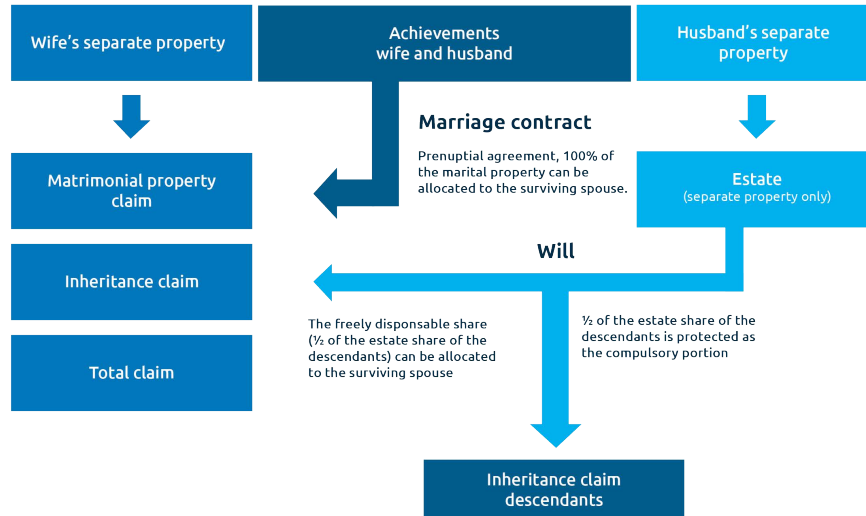
### Legal regulation upon the death of a spouse

If one spouse passes away and there are no children, the surviving spouse automatically inherits the entire estate - unless there is a will. If there are descendants of the deceased spouse, the division is as follows:



## Most favored nation treatment options with marriage contract and will

By establishing a marriage contract or will, you have the opportunity to distribute the assets differently. Specifically, this means that you can arrange for 100 percent of the acquired property to be allocated to your spouse. Your children would then receive 50 percent of your separate property (estate).



## smzh tip

Thomas Kaufmann, Chairman of the Board of Directors of smzh, advises: «Even though no one likes to deal with personal tragedies or death, it is essential for your loved ones that you do so. Therefore, take your time to consider how you want to arrange your estate and what makes sense in your situation. Also, discuss this with your wife or husband and potentially with your children.»

## Your benefits at a glance

Trust our experts and rest assured that we will not only find the optimal solution for you but also provide you with a competent contact person for all your questions at any time.

- Through a personal conversation, we learn about your current life situation and your future wishes.
- We discuss with you and, if desired, your spouse all the options available for creating a marriage contract or a will.
- We create a legally sound template for you, which you only need to sign with our attestation.
- We securely store your documents with us.

## tailor-made. holistic. for you.

smzh is your independent financial service provider that focuses on personal interaction with its customers.

Our experts are always on hand to assist private individuals with years of expertise in the areas of finance & investments, pensions & insurance, mortgages & real estate, and tax & law. But corporate clients are also at the right address with us. We support you in the areas of financing, pensions, insurance, and taxes - so that you can focus on your core business.

