

Guide to wills, bequests and legacies



Invest in the next generation.

Make a lasting contribution to their future.

Support the important goals of the Organisation of the Swiss Abroad with a legacy and ensure that the rights of the Swiss Abroad continue to be recognised and respected.



**Auslandschweizer-Organisation
Organisation des Suisses de l'étranger
Organizzazione degli Svizzeri all'estero
Organisaziun dals Svizzers a l'ester**

Why draft a will?

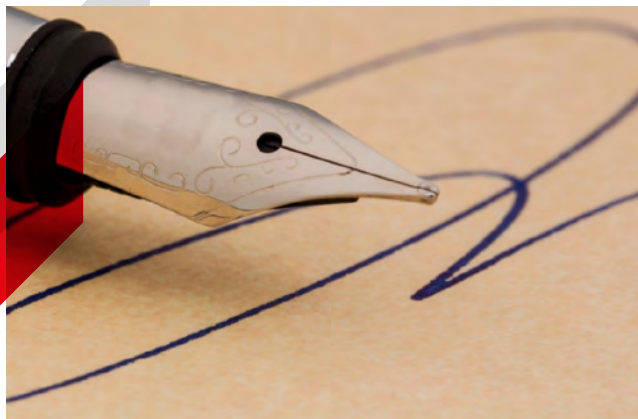
A will ensures your wishes are realised and is a chance for you to leave a lasting legacy.

Writing a will certainly does not mean you see life as over. On the contrary, a will or testamentary disposition gives you a chance to invest in the future. It is an expression of your philosophy of life, your values and your feelings.

And it ensures that your assets are shared out the way you would like. **A will or an inheritance contract** enables you **to put your affairs in order** and helps **your heirs to carry out your last wishes** according to your instructions.

No matter what your financial circumstances, you decide, subject to what the law permits, what is to happen to your assets. **The fact of the matter is that, if you do not make a will, your estate will be divided up in accordance with the law.** In other words, your wishes may not be fully taken into account.

By making a will you can choose to support a cause that is important to you.



How do you go about making a will?

In Switzerland, there are two ways of drawing up a legally valid will.

A public will is drafted by a notary or certifying official and is signed in the presence of two witnesses. This generally happens when the testator can no longer write or does not want to write their own will, or when the bequests are complex.

A holographic will is written by the testator in their own hand and must include the year, month, day and signature. The signature must identify the testator beyond any doubt. We recommend that you add your first names and surname to your signature.

What basic rules apply to an estate?

As a rule, the **law of the country of domicile** determines the inheritance **law that is applied**. That means that the rules applicable to the drafting of a will may differ from those mentioned above. You do, though, have the option of specifying in your will that your estate is to be subject to Swiss law. Not all countries recognise this type of clause, however. Check first in your country of domicile whether you have the option of making your estate subject to Swiss law.

Please note: It is generally **not possible** to make a bequest of a **building or plot of land** subject to Swiss law if it is located outside Switzerland.

Where can I get more information?

The subject of inheritance planning is complex and there are many different points and requirements to be considered. If your personal situation is complicated, it is advisable to consult specialists in this specific field. We will put you in touch with a trusted lawyer who will explain to you the law as it applies to statutory shares in your estate, mandatory shares in your estate and percentages that you can dispose of freely. You can find important information on Swiss inheritance law here: www.ch.ch/en/inheritance

Your personal inheritance planning may not conform with Swiss law depending on your place of residence. Please note the regulations specific to your country of residence.



«The OSA has represented and supported the Swiss Abroad for more than 100 years. It is now up to us to help it through our donations and legacies so that it can continue to do so, and in particular provide support to our compatriots outside Europe, who are severely affected by the pandemic and its tragic financial and social consequences.»

Françoise Millet-Leroux, FR
Member of the Council of the Swiss Abroad

Why support nonprofit organisations?

There are many reasons why more and more people are including nonprofit organisations (NPO) in their will. For example, a person can use his or her estate to give lasting and sustainable support to a good cause.

Where the state is limited in its ability to intervene, non-governmental organisations with a specific mission such as the Organisation of the Swiss Abroad play a key role in meeting needs. To be able to continue to fulfil this role and carry out their work, these institutions urgently need donations and bequests.

In recent years, the financial support provided by donations has been decreasing despite the stable economic situation in Switzerland and the world. Today, with the worldwide health crisis, many Swiss Abroad are in a precarious situation: now more than ever, they need help to survive and personal advice and guidance so that they can take prompt action.



*«I had a wonderful summer camp!
It was so much fun
to travel around Switzerland
and see and get to know
all the different places.»*

Lisa F., PRY
Former participant of the OSA Swiss Challenge youth camp

How is the Organisation of the Swiss Abroad funded and how does it use the funds at its disposal?

The Organisation of the Swiss Abroad (OSA) is a non-political, non-denominational and **independent non-governmental organisation**. It is primarily funded by income from the private sector, such as sponsorship contributions from enterprises, and support from the federal government. It also relies on donations and bequests from private individuals. Find out more in our [annual report ↗](#).

The OSA's objectives are to **defend** and **represent the interests** of Swiss citizens abroad and at the highest **political level** in the federal capital Berne, where it is considered the **mouthpiece of the «Fifth Switzerland»**.

It is an independent **competence centre** providing advice and information to the approximately 770,900 Swiss Abroad, who make up around 11% of Swiss citizens.

Its mission is to **connect** the multicultural **community** and, through the annual **Congress of the Swiss Abroad**, it is dedicated to maintaining strong ties with Switzerland.

The **youth camps** hosted by the Organisation of the Swiss Abroad forge a strong link to the homeland. The OSA regularly enables many young people to have a memorable and lasting experience in Switzerland which they would otherwise not have

The OSA needs your support if it is to continue to carry out all these tasks and projects on behalf of the Swiss Abroad.

How can you support the OSA?

By means of a legacy (bequest), you can leave the OSA either a fixed sum of money or specific assets (such as property, works of art, etc.). Legacies are always received before the inheritance is shared out.

By making it an heir, you can leave the OSA all of your estate or a specific part of it. As a rule, the inheritance is managed by the heirs themselves, who are responsible for sharing it out and for the delivery of legacies, provided no executor has been appointed.

By making it the beneficiary of an insurance policy, you can leave the OSA some of the money you have accumulated through pension, death benefits or pension insurance. You can arrange this with any current insurance policy. We advise you to tell the beneficiaries yourself (e.g. by copying them in), as the insurer is not obliged to inform them.

By a donation or the promise of a donation, you can provide the OSA with a specified sum of money at a time of your choosing. You can do this during your lifetime. The amount donated may be partially deducted from your taxable assets.

The OSA pledges to use the **legacy entirely for the benefit of Swiss people abroad** in accordance with the **testator's** instructions.

Organisation of the Swiss Abroad (OSA)



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