



# **MAXIMISE** **your wealth**

A Guide for High-Income Professionals  
Living in Switzerland



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# Maximise your wealth

Switzerland is a globally recognised financial hub, offering economic stability, a high standard of living, and attractive tax regimes. However, for high-income professionals, optimising wealth in Switzerland requires careful planning across multiple areas, including taxation, pensions, investments, estate planning, and cross-border financial complexities.

This guide provides an in-depth analysis of key financial considerations to help you build, protect, and maximise your wealth while living in Switzerland.

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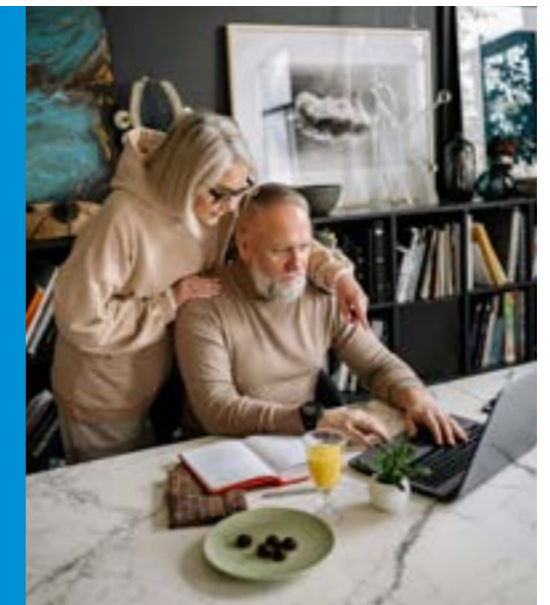


# Understanding the Swiss Tax

Switzerland's tax system is complex and operates at three levels: federal, cantonal, and municipal. Tax rates vary significantly depending on the canton and municipality of residence. As a high-income professional, understanding how to optimise your tax position is essential.



## Key Tax Considerations:



### Income Tax:

- Swiss income tax rates vary widely between cantons. Low-tax cantons such as Zug and Schwyz offer significantly lower rates than Geneva or Zurich, making them attractive for high earners.
- Federal tax rates are progressive, with a top rate of 11.5% for individuals earning over CHF 915,500.
- Cantonal and municipal taxes can add substantial variations to your total tax burden. Some cantons offer tax deductions for expatriates or professionals on short-term assignments.

### Double Taxation Treaty:

- The UK-Swiss Double Taxation Agreement prevents double taxation on income and capital gains. It is crucial to structure your earnings to take advantage of treaty provisions.
- Ensure proper tax residency classification to avoid unexpected tax liabilities.

### Wealth Tax:

- Swiss wealth tax applies to worldwide assets for residents and ranges between 0.1% and 1.0%, depending on the canton.
- Exemptions or deductions may be available for specific types of assets, such as pensions and business assets.

### Capital Gains Tax:

- Private capital gains from movable assets (such as stocks) are not taxed at the federal or cantonal level for individuals.
- Real estate capital gains are subject to property gains tax, which varies by canton.
- Consider structuring investments to minimise exposure upon repatriation or relocation.

### Inheritance and Gift Taxes:

- No inheritance or gift taxes exist at the federal level, but most cantons impose these taxes, except Schwyz and Obwalden.
- Immediate family members are typically exempt or taxed at very low rates.
- The UK's shift to a residency-based inheritance tax system from April 2025 could significantly impact expats with UK connections.

### Forfait Taxation (Lump-Sum Taxation):

- Designed for high-net-worth individuals who do not engage in gainful employment in Switzerland.
- Taxes are calculated based on annual living expenses rather than worldwide income.
- Available in select cantons and subject to negotiation with local tax authorities.

# Maximising your wealth



## Wealth Management and Investment Strategies

Switzerland offers robust investment opportunities and tax-efficient vehicles. A tailored investment strategy is essential to preserve and grow wealth while managing risk.

### Key Investment Strategies:

#### 1. Swiss and International Investment Accounts:

- Swiss banks provide a range of tax-efficient investment solutions.
- Diversify investments across multiple jurisdictions to mitigate geopolitical risks.

#### 2. Pillar 3a Pension Investments:

- Tax-deductible contributions up to CHF 7'258 (2025 limit).
- Ideal for tax-efficient retirement savings and long-term wealth accumulation.
- Consider staggered withdrawals to minimise tax liabilities upon retirement.



#### 3. Real Estate Investment:

- Switzerland has a strong property market, but foreign ownership restrictions apply.
- Mortgage interest rates are historically low, but property prices remain high.
- Cross-border property investments in neighbouring France and Italy can be a viable alternative.

#### 4. Alternative Investments:

- Hedge funds, private equity, and commodities provide additional diversification.
- Consider Swiss and offshore investment structures to optimise returns.

#### 5. Currency Risk Management:

- The Swiss franc (CHF) has strengthened significantly against GBP and EUR, affecting purchasing power.
- Holding assets in multiple currencies can mitigate exposure to exchange rate fluctuations.

TAX-DEDUCTIBLE CONTRIBUTIONS UP TO

**CHF  
7,258**

## Pension and Retirement Planning

Switzerland operates a three-pillar pension system. High-income professionals should optimise contributions and withdrawal strategies to maximise tax efficiency.



### Pillar 1 (State Pension – AHV/AVS):

- Mandatory contributions for all residents and employees.
- Benefits are limited and insufficient for high-income earners' retirement needs.



### Pillar 2 (Occupational Pension – BVG):

- Employer and employee contributions are mandatory for earnings above CHF 22,050.
- Additional voluntary contributions can reduce taxable income.
- Pension funds can be transferred or accessed early under certain conditions.



### Pillar 3 (Private Pension):

- Pillar 3a: Tax-efficient savings with contribution limits and preferential withdrawal rates.
- Pillar 3b: Flexible but lacks tax benefits, except for residents in canton Geneva and Fribourg, useful for supplementary retirement savings.



## Estate Planning for Expats

Estate planning is crucial for wealth preservation. Expats must consider Swiss and home-country laws when structuring their estate.

### Key Strategies:

- **Dual Will Structure:** Ensure wills comply with Swiss and UK laws to avoid probate issues.
- **Life Insurance:** Can be structured to provide tax-efficient wealth transfer solutions.
- **Trusts & Foundations:** Used for asset protection and inheritance planning.



# Cost of Living and Financial Planning

Switzerland is known for its high cost of living, particularly in major cities like Zurich, Geneva, and Basel. While high salaries help offset these costs, effective financial planning is crucial to ensure a comfortable lifestyle and long-term wealth accumulation. Expats should be prepared for significant expenses in areas such as housing, healthcare, and education, as well as the impact of Switzerland's strong currency.

### Key Considerations:

- **Housing:** CHF 5,000–7,000 per month for family accommodation in urban centres.
- **Healthcare:** Mandatory private insurance costs CHF 350–500 per adult per month.
- **Education:** International school fees exceed CHF 30,000 per year.
- **Post-Retirement Living Costs:** Many expats relocate to lower-cost countries upon retirement.



## Protecting Your Wealth: Insurance Considerations

**Comprehensive insurance coverage is crucial for financial security.**

### Essential Policies:

- **Health Insurance:** Mandatory and varies by canton.
- **Life Insurance:** Used for estate planning and financial security.
- **Income Protection Insurance:** Covers salary loss due to illness or disability.
- **Wealth Protection Insurance:** Shields assets from legal or geopolitical risks.





Maximising wealth in Switzerland requires a strategic approach, incorporating tax planning, investment diversification, pension optimisation, and estate structuring. Working with experienced financial professionals ensures long-term security, while leveraging Switzerland's financial advantages. For tailored financial advice, book a consultation with our team today.

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