



# Solutions for family business and individuals

International Private Client  
and Family Business Services

[kpmg.ch/ipc](https://kpmg.ch/ipc)







Where should I  
take residency?



How will my  
private income  
be taxed?



What must I  
consider when  
handing over my  
assets to the  
next generation?

## The clear choice for private clients

International individuals and global families have unique family situations and complex wealth structures that require tailored and continuous wealth, tax and legal planning.

KPMG's International Private Client and Family Business Services team provides services to a discerning private clientele that benefits from the combined expertise of lawyers, tax advisors, estate planners, accountants and wealth administrators.

We provide real solutions that you can trust.

Frank Lampert  
Senior Tax Partner Regions  
Head of Regional Markets Tax & Legal



# Our approach



## Multidisciplinary teams

We adopt a multidisciplinary, team-oriented approach to analyzing problems in order to derive innovative and practical solutions that are tailored to your individual situation.

## International network

Benefit from the KPMG network that enables us to provide international solutions from global experts who understand you.

## Long-standing experience

See the added value which decades of experience in international tax planning brings to your plans.

“ Benefit from  
the high standard  
of living when  
**relocating to  
Switzerland.** ”

**Michael Müller**

Director  
Responsible Private Client Advisory  
German-speaking Switzerland



## International relocation and cross-border tax and legal advice

Whenever you are confronted with questions regarding tax-efficient residency, corporate structuring and investments, we find answers to your individual challenges. Let our experts support you with:

- Tax and legal advisory and planning services
- Residency and work permits
- Bookkeeping

# Large families and family offices

No two families are identical and the same goes for family offices. But whatever your family office does, there can come a time when it needs some external support.

Whether you are thinking about creating a family office for the first time or involved with a significant and long-established operation, we know that a unique approach is required in every case. That is why, rather than having a set list of family office products, we focus on bringing together a team of specialists who draw on wider experience from all areas of our global practice to suit each client and their challenges.

KPMG currently supports family office clients in the following areas of specialist expertise:

- Family and corporate governance advice
- Corporate tax and transfer pricing
- Indirect tax including VAT, stamp duty
- Personal tax and structuring advice
- Tax, social security and legal compliance
- Financial modelling of family's wealth, analysis of after-tax yield
- Transaction support for buying or selling a business
- Due diligence
- Book keeping and payroll
- Business intelligence
- Luxury asset expertise
- Cyber Security
- Internal audit strategic sourcing
- Specific country and sector expertise
- Statutory and non-statutory audit



“ We provide  
bespoke advice to  
**establish and  
operate your  
family office.** ”

**Hugues Salomé**

Partner

Responsible Private Client  
Advisory Western Switzerland

## Entrepreneurs, family-owned businesses and top executives

Creativity and risk appetite make your business grow. But as a private person you want your assets to be protected from market and business risks. Access our advice to make your innovative projects even more successful.

Appropriate preparation and proper tax and legal advice are crucial when starting business ventures. We assist you in handling these projects through:

- Tax advice and legal opinions
- Project management and transaction handling of projects with a fiscal or financial aspect (individual and corporate tax, VAT, customs, social security contributions)
- Advice on trade and employment law
- Negotiation and obtaining of tax rulings
- Private equity merger and acquisitions
- Business-related advisory services

A professional portrait of Jeannette Heiniger, a woman with short brown hair and glasses, wearing a dark blazer over a light-colored button-down shirt. She is standing in front of a glass-walled office interior.

“ Preserving  
**your lifetime  
achievements**  
is our aim. ”

**Jeannette Heiniger**  
Senior Manager  
Head Legal Private Clients

## Succession planning

Nowadays private individuals and families may profit from a wide range of possibilities when handing over the estate to the next generation. We offer solutions that will ensure a legal framework to guarantee that your assets will be transferred in the way you intend:

- Legal advice on estate planning and business succession of family-owned businesses
- Setting up of relevant structures and contracts, marital and inheritance agreements, last wills, family constitutions, advance care directives
- Setting up and administration of charitable foundations and other philanthropic solutions (e.g. donations, usufruct deeds)
- Execution of wills

# Private tax compliance and legal assistance

Staying tax-compliant will remain an important challenge for internationally mobile individuals. We assist you in the disclosure of assets to tax authorities and in the compilation of annual filings so that you can focus on other matters that require your attention. We draw on our vast experience to assist you in tax litigation, penal proceedings and appeal procedures.

Take advantage and enjoy the benefits of your luxury goods in a relaxed and comfortable way. With our broad experience we provide solutions that reduce the risks connected with the ownership of such assets, using legal structures that enable you to hold resp. transfer your real estate, airplanes, vessels and art works internationally.

“ Enjoy  
the benefits  
of your luxury  
goods. ”

**Oliver Blank**  
Director  
Private Clients Tax & Legal



**Andrew Vincett**

Partner

Head US Tax Team



“ Swiss and  
US tax services  
under one  
roof. ”

## US Tax Team

If you have an American connection – citizenship, a Green Card, a stint working in the US or even US situs investments – you have US tax obligations. KPMG Switzerland is \$among the handful of firms in Switzerland offering fully integrated US-Swiss tax compliance and consulting services.

Our US tax professionals have all lived and worked both within and outside the

US which complements our US tax expertise with a comprehensive understanding of wider international tax issues.

We are ready to help with your straightforward and complex issues, such as: controversy resolution, catching-up on unfiled returns, guidance on structuring or concluding your tax obligations, and matters relating to foreign financial accounts and assets.



“ **Master the challenges**  
between German  
and Swiss tax law.  
”

**Heiko Kubaile**

Partner

Head of German Tax & Legal Center

## German Tax & Legal Center

KPMG addresses the special challenges of the German-Swiss economic area through an expert team of German tax advisors and lawyers: the German Tax & Legal Center.

As a client, you benefit from our many years of practical experience and profound understanding of the particularities of relevant tax issues in both countries.

### Multishore tax reporting

Tax reporting supported by an electronic interface offers the possibility to report assets to multiple jurisdictions.

Our technical solution enables stress-free reporting of assets held on foreign bank accounts.

# Tax transparency for individuals

Since the Automatic Exchange of Information (AEOI, CRS) was introduced globally, the OECD and the EU have been working towards closing any loopholes. Already in June 2018, the EU enacted a directive regarding the introduction of mandatory disclosure rules in relation to reportable cross-border arrangements (DAC6). In parallel, the OECD launched a further initiative called "Preventing abuse of residence by investment schemes to circumvent the CRS," aimed at fictitious tax residences. Besides these initiatives, the Ultimate Beneficial Owner Registers (UBO

Registers) and (group) requests for administrative assistance lead to further tax transparency. We can support you regarding all aspects of tax transparency, in particular through:

- Analysis of the AEOI/DAC6 reporting obligations in the context of wealth management structures
- Analysis of the tax obligations of the involved individuals
- Analysis of the information to be documented in UBO Registers
- Support regarding administrative assistance proceedings



“ **Global tax transparency** is the new reality and here to stay. ”

**Philipp Zünd**  
Director  
Private Clients Tax & Legal

# Your contacts



# Office locations

## Zurich

Räffelstrasse 28  
P.O. Box  
CH-8036 Zurich

**T:** +41 58 249 31 31

**F:** +41 58 249 44 06

## Zug

Landis + Gyr-Strasse 1  
P.O. Box  
CH-6302 Zug

**T:** +41 58 249 74 74

**F:** +41 58 249 50 00

## Geneva

Esplanade de Pont-Rouge 6  
Case postale 1571  
CH-1211 Genève 26

**T:** +41 58 249 25 15

**F:** +41 58 249 73 13

## Lugano

Via Balestra 33  
CH-6900 Lugano

**T:** +41 58 249 32 32

**F:** +41 58 249 32 33

## [kpmg.ch/ipc](https://www.kpmg.ch/ipc)

The information contained herein is of a general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received, or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation. The scope of any potential collaboration with audit clients is defined by regulatory requirements governing auditor independence. If you would like to know more about how KPMG AG processes personal data, please read our Privacy Policy, which you can find on our homepage at [www.kpmg.ch](https://www.kpmg.ch).

© 2020 KPMG AG is a subsidiary of KPMG Holding AG, which is a member of the KPMG network of independent firms affiliated with KPMG International Cooperative ("KPMG International"), a Swiss legal entity. All rights reserved.