

The best way to proceed with a prepayment of inheritance

A prepayment of inheritance means that a portion of the inheritance is paid out during the testator's lifetime. There are a few important points to keep in mind regarding a prepayment of inheritance to finance your own home.

We have put together a checklist with the most important steps.

- ✓ Consult a lawyer specialising in inheritance law for advice. This ensures that you are aware of all options and risks.
- ✓ Record every prepayment of inheritance in writing. This will prevent disputes over inheritance among family members at a later date.
- ✓ Think about whether you want to avoid a hotchpot duty. If you stipulate in writing that a prepayment of inheritance does not have to be compensated, you are subject to hotchpot duty.
- ✓ The prepayment of inheritance for properties, houses, apartments, land etc. must be contractually recorded and notarised.
- ✓ There are some alternatives to prepayment of inheritance – for example a gift, a mixed gift or a loan. Obtain detailed advice on which alternative is best for you before making a decision.

Make your dream of owning your own home come true.

We give you comprehensive advice to help you realise your dream of a self-determined life in your own home. In addition to financing your own home, we advise you on all other aspects of your future provisions, your finances and your financial security. Based on a comprehensive analysis of your personal life situation, we will work with you to find the best solution to make your dream come true.



Your Swiss Life insurance advisor would be happy to visit you at home or another convenient location to discuss the following topics:

- Attractive conditions for mortgage financing by Swiss Life
- Possibility of indirect amortisation
- All other issues related to future provisions



Call us or arrange a free consultation.
Phone 0800 873 873 00
www.swisslife.ch/eigenheim-beratung