

Moving to Switzerland: residence for wealthy individuals, entrepreneurs and their families

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Switzerland sells neither residence nor citizenship. There is no investor visa and no passport programme. What Switzerland offers wealthy individuals, entrepreneurs and their families is a set of residence permits that the cantons grant case by case, usually together with an agreed tax position. This article explains the routes, what each canton expects, and how you prepare the move.

1 No golden visa, no citizenship by investment

Unlike several EU and Caribbean states, Switzerland has no programme under which a fixed investment buys a residence permit or a passport. Every permit is an individual decision of the canton of residence, and for most non-EU nationals it also needs the approval of the State Secretariat for Migration (SEM). For you this means two things: there is no standard price, and the outcome depends on how well your case is prepared and presented.

2 Wealthy individuals who do not work in Switzerland

Nationals of states outside the EU and EFTA who want to live in Switzerland without taking up gainful employment can obtain a residence permit where important public interests justify it (Art. 30 para. 1 lit. b AIG). A substantial fiscal interest of the canton is recognised as such an interest (Art. 32 para. 1 lit. c VZAE). In practice the canton examines the tax it will receive, usually on the basis of lump-sum taxation, and sets its own minimum amounts.

Lump-sum taxation is available to foreign nationals who take up residence in Switzerland for the first time, or after ten years abroad, and who do not work in Switzerland (Art. 14 DBG; Art. 6 StHG). The federal minimum tax

base is at least CHF 400,000 (Art. 14 para. 3 DBG), and the cantons set their own minimums. Several cantons, among them Zurich, Basel-Stadt and Basel-Landschaft, have abolished lump-sum taxation. The choice of canton is therefore the first decision, and the tax ruling should be agreed before you arrive.

3 Entrepreneurs and investors who build a business

If you set up or take over a company in Switzerland and work in it yourself, a permit for self-employment is possible where your activity serves the overall economic interest and you have the necessary financial and operational basis (Art. 19 AIG). The cantons look at jobs created, investment, tax revenue and the business plan. A well-documented plan, a Swiss company with real substance and a clear timetable for hiring carry more weight than the amount of capital alone.

4 Retirees

Persons who are no longer working can receive a residence permit from the age of 55 if they have special personal ties to Switzerland and sufficient financial means (Art. 28 AIG; Art. 25 VZAE). Close family in Switzerland, earlier stays or property owned over many years may count as such ties.

5 Nationals of the EU and EFTA

If you hold the nationality of an EU or EFTA state, the Agreement on the Free Movement of Persons applies. As a person without gainful activity you receive a residence permit if you have sufficient financial means and comprehensive health and accident insurance (Art. 24 Annex I AFMP). For families with a second passport from an EU state this is often the simplest route.

6 Your family

Your spouse and children under 18 can usually join you under the rules on family reunification (Art. 43 and 44 AIG). International schools, universities and healthcare of a very high standard are among the main reasons why families choose Switzerland; they also shape the choice of canton and town.

7 Citizenship

A Swiss passport can be obtained only through ordinary naturalisation. You need a settlement permit (C permit) and ten years of residence in Switzerland, and you must be well integrated, including in one of the national languages (Art. 9 and 11 BüG). Cantons and municipalities add their own residence periods. There is no shortcut through investment.

8 Property

Foreign nationals living abroad, and non-EU nationals without a settlement permit, may buy residential property only within the limits of the Federal Act on the Acquisition of Real Estate by Persons Abroad (Lex Koller, BewG). Once you are resident in Switzerland, you may buy the home you live in. Holiday homes are subject to cantonal quotas. Commercial property used for your own business is generally not restricted.

9 How you prepare the move

- Choose the canton on the basis of tax, schools, language, airport access and the canton's practice on permits.
- Agree the tax position in advance: a lump-sum ruling where available, or an ordinary ruling on your income, assets and structures.
- Prepare the permit application with the documents the canton and SEM expect: financial means, source of wealth, criminal record extracts, health insurance and, for entrepreneurs, the business plan.
- Review your existing structures: holding companies, trusts and foundations may need to be adapted before you become Swiss tax resident.
- Plan the practical side: home, schools, bank accounts, insurance and moving your household and assets.

10 How Ressos Legal helps

I advise you on the choice of canton, prepare and negotiate the residence permit and the tax ruling with the authorities, and review your companies, trusts and foundations before you move. Together with your advisers in your home country, I make sure that leaving your current jurisdiction and arriving in Switzerland are planned as one step. [Contact me](#) for a first conversation.

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