GIFTS OF FAITH, HOPE AND LOVE

A guide to writing your will, to reflect your Christian Faith.

We are privileged if, after our death, we can leave something behind which is of benefit to family, to friends and to causes which have mattered to us during our lifetime. This leaflet is written to inform you how to write a will to reflect your wishes under current Swiss law.

St Ursula's Church, Bern

Why every Christian should have a Will

We are God's stewards, entrusted to use His gifts for the good of our loved ones. In thanksgiving, we should also take will writing seriously – setting our affairs in order and stewarding them wisely to the end of our time on earth and beyond.

A will covers among other things:

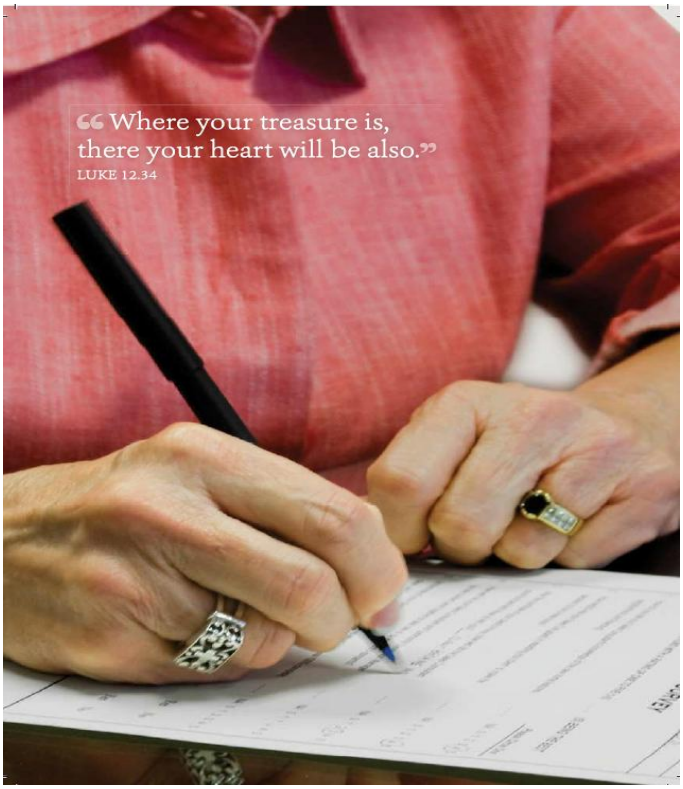
1. **Who receives the inheritance.** You decide which people – for example family members or friends – or organisations such as charities receive specific parts of your estate.
2. **How the inheritance is distributed.** You specify exactly who gets how much of what. For example, you can decide that your home goes to one person and your savings to another.
3. **Who looks after your children.** If you have minor children, your will can specify who should take on responsibility for them after your death.
4. **Who manages the estate.** You can name a person responsible for settling the estate – making sure the will is carried out and all bills are paid.

It is not obligatory to leave a will. If there is no will, then Swiss law decides how your estate will be treated, which is basically to split it between your spouse or registered partner and any children or their descendants. If there are no children, then your spouse or registered partner receives everything, and vice versa. A cohabiting or other non-registered partner is not entitled to anything.

This brochure provides general information regarding wills and legacies under Swiss law and does not constitute legal or tax advice. We recommend consulting a notary or legal professional for assistance where necessary.

V:2026.01

Writing a Will in Switzerland



Things you need to know before writing your will

Unless you are single and childless, then you cannot distribute your entire estate freely in a will. There is a statutory compulsory share that must go to your spouse and children. Everything beyond that you can distribute as you wish. This calculator from Unicef can help you work out how much of your estate you can freely allocate. If you have no children and are not married, you can decide freely what happens to your entire estate. Even if you are married with children, 50% of your estate is freely disposable.

1. **A typed will that has not been notarised is invalid.** To write a legally valid will it must be written entirely by hand from start to finish - including the date and your signature. If you want to write your will on a computer, you will need to have it notarised in the presence of a notary and two witnesses.

This brochure provides general information regarding wills and legacies under Swiss law and does not constitute legal or tax advice. We recommend consulting a notary or legal professional for assistance where necessary.

V:2026.01

2. **A will is always only valid for one person.** Married couples cannot write a joint will.

3. There is something called an **emergency will** which can also be given verbally. If someone is in a serious condition in hospital and has no will in place, they can give a verbal will in the presence of two witnesses. Both witnesses must then submit this written record without delay to the competent judicial authority – it is not notarised in the traditional sense but deposited with the courts. Note that an oral will automatically loses its validity 14 days after the testator has recovered their capacity and is again able to make a handwritten or public will.

4. **You can update or completely revoke your will at any time** during your life. It is generally worth reviewing your will every few years to check whether you still agree with all the provisions.

5. **Concubinage couples** can protect each other through a will. The compulsory shares must still go to the legal heirs, but the freely allocable portion can go to your partner.

What you should include

You don't need to use legal language. What matters is that your wishes are clear and unambiguous. A complete will typically includes:

Introduction with identification: your full name, date of birth, place of residence – so it's clear who wrote it. "I, [name], born on [date] in [place], residing at [address], hereby declare this to be my last will and testament."

Naming the heirs: who gets what? Be as specific as possible. If multiple people are to inherit, set out the shares. Example: "My sister [name] shall receive 30% of my estate."

Specific bequests (legacies): are there particular items or amounts that a specific person should receive,

This brochure provides general information regarding wills and legacies under Swiss law and does not constitute legal or tax advice. We recommend consulting a notary or legal professional for assistance where necessary.

V:2026.01

separate from the main inheritance? You can set those out individually. Example: "My bicycle goes to [name]."

Executor (Willensvollstrecker): you can appoint someone to oversee the execution of your will. This is optional, but highly recommended for more complex estates.

Date and signature: without these, everything is void.

What to avoid: contradictions, vague phrasing ("I would like..." is legally weak – better to use "I direct that..."), and recipient descriptions without full names.

What you cannot do

: eliminate mandatory shares entirely. Exception: Swiss law does provide specific grounds for disinheritance – for example if someone has committed a serious offence against you or a close family member. This is an absolute exception and must be stated with reasoning in the will.

Note, if you have assets outside of Switzerland, or are domiciled outside Switzerland at the time of death, you can in some circumstances choose to have your estate dealt with under the law of another jurisdiction. This is particularly applicable to non-Swiss nationals who have the bulk of their estate in another country. However, it is also possible to assign part of the assets to Swiss or another countries jurisdiction.

We advise taking professional advice if the above applies to you.

When does a notarized will make sense?

A public will (öffentliches Testament) is drawn up by a notary in the presence of two witnesses. It's more formally documented, harder to contest, and makes sense when your situation is complex: property, a business, international estate issues, or if you're unable to write. Costs vary by canton and complexity but expect CHF 500–2'000 for a straightforward public will.

For most private individuals, the handwritten will is perfectly adequate. A legal review by a lawyer will cost around CHF 150- CHF 300.

This brochure provides general information regarding wills and legacies under Swiss law and does not constitute legal or tax advice. We recommend consulting a notary or legal professional for assistance where necessary.

V:2026.01

For couples with adult children

In Switzerland it is possible to conclude a marriage contract (Ehevertrag) between spouses to define which assets belong to whom and therefore which assets are part of the estate. This is expensive but can be beneficial in the case where there is an uneven split of assets.

If you wish the surviving spouse to continue to be able to live in the jointly owned property, then you leave the children's part to the spouse as a Clause usufruct (Nutzniessung). In this case the surviving spouse has full control and is responsible for all costs arising. It should be noted that in the event of remarriage of the surviving spouse or registered partner, this usufruct ceases automatically.

A Wohnrecht, or right of abode on the other hand, means that the spouse can continue to live in the property, but not rent it out etc. The children have responsibility for part of the costs of repairs etc. If the surviving spouse then moves into assisted living or a home, then he can give up his right of abode, against payment, to the children.

In many families, even if the children inherit 25% of the estate, they will delay their inheritance in order that their surviving parent can continue to live in his or her home as before. Talk to them in advance to ensure that they agree with your wishes.

The most recent will, whether hand-written or notarized, is the legally valid version. Make sure that you keep the will where others can find it in the event of your death.

Do not leave it with your bank. You can deposit it with a solicitor, the executor, a trusted family member or in a safe place at home.

Tell a few people where it is.

This brochure provides general information regarding wills and legacies under Swiss law and does not constitute legal or tax advice. We recommend consulting a notary or legal professional for assistance where necessary.

V:2026.01

Your Church, Your Gift

Leaving a legacy to your church is a final and powerful expression of your gratitude and thanksgiving towards God:

As we rely entirely on the generosity of our faithful members, your legacy can make a lasting difference.

Swiss law gives you more freedom than ever to decide who inherits your 'disposable quota.' Choose to invest in the spiritual home that shaped your life.

"Our walls are upheld not by statute, but by solidarity. Every sermon, every community event, and every act of charity is funded by the voluntary commitment of our parishioners. A legacy is the ultimate expression of this commitment, ensuring that our independence remains our greatest strength."

Please see the Church Policy on Legacies which was published in 2026 for further information, or talk to a member of the clergy, or the Treasurer.

Sample Wording for a Will:

"I bequeath to St Ursula's Church located at Jubiläumsplatz2, 3005 Bern the sum of [Amount] CHF / or / X% of my disposable estate, free of inheritance tax, to be used for its general mission."

"I bequeath to St Ursula's Charitable Association located at Jubiläumsplatz2, 3005 Bern the sum of [Amount] CHF / or / X% of my disposable estate, free of inheritance tax, to be used for the upkeep of the building/ charitable works / as it deems best."

This brochure provides general information regarding wills and legacies under Swiss law and does not constitute legal or tax advice. We recommend consulting a notary or legal professional for assistance where necessary.

V:2026.01

Generous God,

You have given me so much.

In response to all your blessings, I pray for grace to continue to be a means of blessing in the lives of others.

Grant me the wisdom and generosity of your Spirit to make appropriate provision for those I love and care for, and gifts of thanksgiving to the causes and concerns you have led me to care about.

Amen

This brochure provides general information regarding wills and legacies under Swiss law and does not constitute legal or tax advice. We recommend consulting a notary or legal professional for assistance where necessary.

V:2026.01

Useful Links in English

https://legal-testa.ch/en/swiss-will-guide/

https://legal-testa.ch/en/examples-of-wills/

https://erbrechner.unicef.ch/en/

https://geldfuchs.ch/en/blog/testament-schweiz/

Key Life Events That Should Prompt a Will Review

- Marriage
- Birth of a child or grandchild
- Buying or selling a house
- Reaching retirement age
- Divorce
- Receiving a large amount of assets (e.g., inheritance)
- Significant changes in assets or income
- Occurrence of a chronic illness
- Widowhood
- Moving to another canton or country
- Legislative changes to inheritance law

This brochure provides general information regarding wills and legacies under Swiss law and does not constitute legal or tax advice. We recommend consulting a notary or legal professional for assistance where necessary.

V:2026.01

Testimonies from our members

Susan,
Married with children

St Ursula's has played a big part in my life for many years now. The people, the buildings, the worship are all very important to me and I am very grateful for all I have received over the years.

Even though my husband and children are non-believers, they nevertheless know what St Ursula's means to me. In addition to my regular giving over the years, I know that they will support me leaving a legacy from my freely distributable share to my Church.

Chris and Manuel,
Married, no children

Although life has not always been easy, overall, we feel that we have been blessed in life, not least in finding St Ursula's. We are both believers and have no hesitation in leaving part of our estate to the church when we die. We know it will be put to good use.

This brochure provides general information regarding wills and legacies under Swiss law and does not constitute legal or tax advice. We recommend consulting a notary or legal professional for assistance where necessary.

V:2026.01

Space for your notes

This brochure provides general information regarding wills and legacies under Swiss law and does not constitute legal or tax advice. We recommend consulting a notary or legal professional for assistance where necessary.

V:2026.01

St Ursula’s Church, Jubiläumsplatz 2, 3005 Bern

www.stursula.ch

Thank you for reading this brochure and considering St Ursula’s Church in your will.

This brochure provides general information regarding wills and legacies under Swiss law and does not constitute legal or tax advice. We recommend consulting a notary or legal professional for assistance where necessary.

V:2026.01