Client Story: Relocating to Switzerland (Residence, Permits, and Tax Planning)

This client story shows how permits, practical relocation steps, and tax planning can be managed together when moving to Switzerland.

By **Christine Breitler**, 25th September 2026

This client story shows how permits, practical relocation steps, and tax planning can be managed together when moving to Switzerland. Mr S wanted a stable base for his family, a clear route to Swiss residence, and a plan that supported long-term financial security.

What Mr S Needed

Mr S did not want to arrive in Switzerland and then deal with immigration, insurance, banking, and tax as separate problems. He wanted a joined-up plan so the family understood what to do before the move, what would happen on arrival, and what changes would follow once Swiss residence began.

Early on, one key decision was whether the move would involve working in Switzerland or living in Switzerland without local work. That choice affects the type of residence permit, the evidence required, and how the family should position their income and assets.

Understanding the Residence Options

Switzerland offers different routes to residence, and the process can vary by canton. The first technical point we clarified for Mr S was the applicant category used by the Swiss system: broadly, EU/EFTA nationals often have a more direct path than non-EU/EFTA nationals, who may face tighter quotas and more scrutiny.

Rather than treating this as a label, we explained what it meant in practice: likely documentation, expected steps, and how family members could be included. We also discussed an important timing rule: foreign nationals can usually stay as tourists for up to three months, but anyone staying longer must register locally and secure the relevant work and/or residence permission.

Working vs Not Working: Choosing the Right Route

Mr S wanted to keep his options open, so we mapped two scenarios.

- **If working in Switzerland:** the route typically depends on the work arrangement (employment, business activity, or self-employment). In some cases, establishing a Swiss company and being employed by it can make the process more straightforward.
- **If not working in Switzerland:** the focus often shifts to proving financial independence and putting the right Swiss health and accident cover in place. For some non-EU/EFTA applicants, additional factors can matter, such as demonstrating a genuine connection to Switzerland or meeting a level of tax contribution linked to cantonal interest.

We also clarified a practical point that is often missed: someone may see themselves as "not working", but regular management activity in a business can be viewed differently. We therefore reviewed what Mr S expected to do day-to-day after the move.

Putting the Relocation Plan into a Clear Sequence

To reduce stress and avoid last-minute issues, we helped Mr S follow a simple order of tasks:

- Confirm the family's residence intention (main home vs occasional stays).
- Select the permit approach (working or not working) and prepare supporting documents for family members where relevant.
- Coordinate the permit process and, where appropriate, liaise with the relevant authorities.
- Plan registration for a stay beyond three months.
- Arrange Swiss health and accident insurance early (these can be essential for approval and for day-one compliance).
- Align housing and timing so the move, registration, and permit steps support each other.

This sequence helped Mr S avoid a common risk: arriving first and trying to "fix it later", which can create immigration and tax complications.

Pre-arrival Tax Planning

Tax planning was built into the relocation plan from the start. Switzerland is federal, and tax outcomes can differ by canton and municipality. Mr S did not want to choose a location based on tax alone, but he needed to understand the impact before committing.

We reviewed the family's wider position, including:

- **Income sources and timing:** whether certain events should occur before or after Swiss residence begins.
- **Asset ownership and reporting:** how accounts, investments, and structures might be treated once resident.

- **Wealth tax considerations:** Switzerland may apply wealth taxes at local levels, so values and ownership should be understood.
- **Former country rules:** some countries apply "exit" rules when a person changes residence, so this must be checked before departure.

Lump Sum Taxation: Reviewed, Not Assumed

We also reviewed lump sum taxation as one possible option. In broad terms, this regime can apply to certain individuals moving to Switzerland who do not work in Switzerland. Under this approach, income and wealth taxes may be based on Swiss living expenses (subject to rules and minimum levels), rather than worldwide income and assets in the usual way.

Eligibility depends on personal circumstances and cantonal practice, and it is not suitable for everyone. For Mr S, we treated it as a comparison point alongside ordinary taxation and other compliant arrangements.

Outcome

By the end of the process, Mr S had a clear plan: a defined residence route, a practical checklist for registration and insurance, and a tax framework that reflected cantonal differences and pre-arrival planning needs.

Mr S ultimately relocated to Switzerland with his family without taking up local employment and obtained Swiss residence. As he was financially independent and did not intend to work in Switzerland, Lump Sum Taxation suited his circumstances by allowing his Swiss tax position to be determined by his living expenses rather than his worldwide income and assets. This gave him greater certainty over his ongoing tax position while establishing Switzerland as the family's long-term home.

Get in Touch

At Dixcart Switzerland, we combine deep local knowledge with international expertise to provide discreet, precision-driven guidance on immigration, tax structuring, and corporate planning. If you or your clients are considering relocating to Switzerland, or require tailored advice on residence, work permits, or tax planning, please contact Christine Breitler at advice.switzerland@dixcart.com.