

Family documents, organised

What a client receives after we have gone through a family's paperwork. Example: an inheritance between Switzerland and Italy.

1 · SITUATION IN THREE LINES

Father died on 21 July 2026 in Lugano. Heirs: mother (78, lives in Como), son (Zurich), daughter (Milan).

Assets in two countries: house in Lugano, flat in Milan, accounts in CH and IT, a life insurance policy, 60 % of a small company.

The family brought three boxes and a phone full of photos. Nobody knew what was there, what was missing, or what was urgent.

2 · DOCUMENT REGISTER

Document	Date	Status	Where to find it
Will (handwritten)	2019	Copy only, original missing	Box 1, p. 1
Death certificate, Lugano	23.07.2026	Complete	Box 1, p. 4
Certificate of inheritance	requested 08.2026	Pending	Box 1, p. 6
Power of attorney, mother → daughter	2023	Covers bank, not health	Box 2, p. 2
Land register extract, Lugano house	2025	Complete	Box 2, p. 9
Life insurance policy	2011	Claim not yet filed	Box 3, p. 1
Company share register	2024	Complete, father 60 %	Box 3, p. 5
Father's tax return 2025	–	Missing	not found

3 · DEADLINES AND NEXT STEPS (to be confirmed by the family's lawyer)

By	What	Who
21.10.2026	Decide whether to accept or renounce the Swiss inheritance (3 months)	Heirs, with lawyer
this month	Notify the insurer and file the life insurance claim	Daughter
this month	Locate the original will (notary? safe deposit box?)	Son
21.07.2027	Italian succession declaration for the Milan flat (12 months)	Heirs, with Italian adviser

4 · OPEN QUESTIONS FOR THE FAMILY

- The mother's address differs between the insurance policy and the power of attorney. Which one is correct? (Box 3, p. 1 / Box 2, p. 2)
- The power of attorney does not cover health decisions. Is a separate document needed for the mother's care?
- Where is the father's 2025 tax return? Without it the Swiss estate cannot be closed.

5 · HOW WE WORK

- **Every statement has a source.** Each line points to the exact page, so anyone can check it.
- **Nothing is guessed.** Gaps and contradictions are listed as open questions, never filled in.
- **The family's data stays the family's.** They hand it over themselves, it stays encrypted, and it is deleted when the job is done. We never work with bank data.
- **We organise, we do not advise.** Legal and tax decisions stay with the family's lawyer and adviser, who get a clean file to work from.