XIPHIAS Immigration

PROGRAMME BROCHURE



RESIDENCY BY INVESTMENT | SWITZERLAND

Switzerland Residency by investment - Lump-Sum Tax Route

Obtain Swiss residency through the lump-sum tax route with family inclusion and secure European living.

FAMILY

Spouse, children up to age 18

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At a glance

COUNTRY **Switzerland**	ROUTE **Residency by Investment - Lump Sum Tax**
FAMILY MEMBERS **Spouse, children up to age 18**	LAST UPDATED **1 October 2026**

Switzerland sets no minimum investment for residence

Switzerland has no residency-by-investment programme, and no statute sets an investment figure for residence. The established route for people who will not work in Switzerland is **lump-sum taxation** — an agreement with a canton to be taxed on deemed expenditure rather than actual income — and the residence permit that can follow from it. The relevant figure is the lump-sum tax base, not an investment.

It is cantonal, and it has been abolished in five cantons

Abolished	Still available
Zurich (from 1 Jan 2010), Schaffhausen, Appenzell Ausserrhoden, Basel-Landschaft, Basel-Stadt	Thurgau, St Gallen, Lucerne, Bern and others

The tax base moves, and it is not one number

The base is the **highest** of three things: the federal minimum, the canton's own minimum, or **seven times your annual rent or imputed rental value**.

The federal minimum was set at CHF 400,000 when the current framework took effect in 2016 and is **indexed** annually: for tax year 2025 it was **CHF 434,700**. Cantonal minima differ — Canton Bern sets CHF 400,000 for 2025, and **Schwyz sets CHF 600,000**. XIPHIAS confirms the figures for the current tax year with the cantonal tax administration before any agreement is negotiated.

What the permit requires

- generally **age 55 or over**
- important ties to Switzerland
- a **formal undertaking not to engage in any gainful activity** in Switzerland or abroad, other than managing personal wealth
- a copy of the lump-sum tax agreement with the cantonal tax administration

Federal SEM approval is mandatory — the permit is a derogation from the ordinary admission rules, and it is discretionary.

Citizenship

Ten years, with a C permit and two to five years in the commune and canton. Switzerland has permitted dual nationality without restriction since 1992 — so the only obstacle for an Indian client is the Indian rule, not the Swiss one.

Your Indian passport is safe on a residency

Section 9(1) of India's Citizenship Act 1955 ends Indian citizenship only on the **voluntary acquisition of another country's citizenship**. Holding a residence permit, permanent residence or a long-term visa does none of that.

So every route on this page is safe to hold. What differs between countries is the **endpoint** — and we will tell you plainly where a route can never become a citizenship, where it can, and what taking that step would cost you.

Key benefits

- Secure residency in Switzerland for high-net-worth individuals.
- Include spouse and children under 18 in the application.
- Access Schengen countries visa-free for 90 days every six months.
- Safe banking, asset protection, and privacy.
- Centrally located in Europe with strategic connectivity.

Requirements

- Non-EU/EFTA nationality; not a Swiss citizen.
- Generally aged 55 or over, with important ties to Switzerland.
- Taxable in Switzerland for the first time, or after an absence of at least ten years.
- A lump-sum tax agreement with the cantonal tax administration.
- A formal undertaking not to engage in gainful activity in Switzerland or abroad, other than managing personal wealth.
- No criminal record, a legal source of income and sufficient financial means.
- Own or rent residential accommodation in Switzerland.

When this route may not fit

- Individuals with criminal records.
- Applicants unable to demonstrate sufficient financial means.
- Persons planning to work in Switzerland (not permitted under this route).

Costs and government fees

Programme costs

Item	Amount	Notes
Federal minimum lump-sum tax base (tax year 2025)	CHF 434,700	Assessed annually under the cantonal tax agreement. The minimum base on which tax is assessed, not the tax payable. Indexed annually; the canton's own minimum (for example CHF 600,000 in Schwyz) or seven times annual rent applies where higher.

How the process works

1. **Preliminary Due Diligence**
   Xiphias examines applicant documentation to identify potential risks.
2. **Tax Agreement with Canton**
   Negotiate the lump-sum tax agreement with cantonal authorities.
3. **Swiss National Visa (D)**
   Obtain the visa to allow residency in Switzerland and 90-day Schengen travel every six months.
4. **Submit Residence Permit Application**
   Application submitted in person with legal guidance to the cantonal authorities.
5. **Government Due Diligence & Issuance**
   The canton reviews financial and background information and refers the file to the State Secretariat for Migration (SEM) for federal approval; biometric data is collected and a temporary residence permit issued, renewed annually until permanent residency is obtained.

Document checklist

Identity

- Valid passport
- Birth certificate
- Marriage certificate (if applicable)

Financial

- Bank statements
- Proof of income
- Tax statements

Compliance

- Police clearance certificate
- Health certificate

Questions clients ask

Can I work in Switzerland with this residency?

No. The permit requires a formal undertaking not to engage in gainful activity in Switzerland or abroad, other than managing personal wealth.

Is there a minimum investment?

No. Switzerland sets no minimum investment for residence. The relevant figure is the lump-sum tax base: a federal minimum of CHF 434,700 for tax year 2025, indexed annually, with cantonal minima that differ — for example CHF 600,000 in Schwyz.

How long until I can apply for permanent residency?

Permanent residency (C Permit) is generally available after 10 years of continuous residence.

Can my family accompany me?

Yes, the spouse and children under 18 are included in the application.

How long does the application process take?

Typically 3–6 months, depending on canton and document preparation.

Important notes

- Switzerland sets no minimum investment for residence. The lump-sum route is a tax arrangement, not an investment programme; the relevant figure is the lump-sum tax base.
- Lump-sum taxation is cantonal, not federal. It has been abolished in Zurich (from 1 January 2010), Schaffhausen, Appenzell Ausserrhoden, Basel-Landschaft and Basel-Stadt. It remains available in Thurgau, St Gallen, Lucerne, Bern and others.
- The federal minimum tax base is indexed annually — CHF 434,700 for tax year 2025 — and cantonal minima differ: Canton Bern sets CHF 400,000 for 2025 and Schwyz CHF 600,000.
- The permit requires a formal undertaking not to engage in any gainful activity in Switzerland or abroad, other than managing personal wealth. Applicants are generally 55 or over.
- Federal SEM approval is mandatory, because the permit is a derogation from the ordinary admission conditions. It is discretionary and can be refused.

Compliance

- Legal basis for the permit: Article 30(1)(b) of the Foreign Nationals and Integration Act together with Article 32 of the Admission, Residence and Gainful Employment Ordinance — cantonal fiscal interests.
- The lump-sum tax base is the highest of: the federal minimum, the cantonal minimum, or seven times annual rent or imputed rental value (three times the pension price for those in a hotel or similar).
- Framework in force since 1 January 2016, under Article 14 of the Federal Direct Tax Act and Article 6 of the Tax Harmonisation Act.
- A parallel retiree route exists under Article 28 of the Act and Article 25 of the Ordinance, also for applicants 55 and over, also requiring SEM approval.
- Naturalisation requires ten years of residence, of which years between ages 8 and 18 count double with a minimum of six actual years, plus a C permit and two to five years in the commune and canton.
- Switzerland has recognised dual nationality without restriction since 1 January 1992 and does not require naturalised citizens to give up their existing citizenship. India, however, ends Indian citizenship on the voluntary acquisition of another citizenship (Section 9(1), Citizenship Act 1955).

Official sources: State Secretariat for Migration (SEM); Canton of Bern — TaxInfo, lump-sum taxation; ch.ch — Swiss naturalisation.



NEXT STEP

Plan your Switzerland application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **Switzerland Residency by investment - Lump-Sum Tax Route** fits, set out the full cost in writing and manage the application with you from start to finish.

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