

A close-up photograph of a person's hand with light-colored nail polish gently touching the golden heads of wheat in a field. The background is a bright, hazy sun, creating a warm, golden glow over the entire scene.

Your charitable engagement

individual – simple – effective

RÜTLI STIFTUNG

DACHSTIFTUNG FÜR GEMEINNÜTZIGKEIT

**Nothing good happens
unless you make it happen.**

Erich Kästner

growing together

You are one of those people who understands that financial commitment is the lifeblood of a vital and strong society and you therefore want to put money towards charitable ends. But you understand that doing this via a foundation of your own is time-consuming and labour-intensive. Setting up and running a foundation incurs costs that eat into its capital and reduce the amount available for good causes.

It's different when you work with us. We remove the hurdles that stand in the way of achieving your charitable aims and put our many years' of experience and reliable, long-established organisational infrastructure at your service. With the right solution for you, tailored to every detail of your situation, you can rest assured that your money will be put to good use and efficiently make a lasting impact.

Your generosity can bear a lot of fruit. The Rütli-Foundation is here to help you realise your plans: the individual, simple and effective way.

Transform your vision into something tangible.
We can put the perfect arrangements in place to make this happen.

Eric Lütenegger
Chairman of the Foundation Board

Claudia Ineichen
CEO

individual

The Rütli-Foundation drills down into what you personally are looking for and offers a bespoke solution that suits your precise needs.

We listen and we know the market. With one of the three solutions from the Rütli-Foundation, tailored specifically to you, we help you create the non-profit set-up that meets your intentions and requirements:

- Sub-foundation
- Returns for charity
(Rendite für Gemeinnützigkeit®)
- Independent foundation

As an independent partner, the Rütli-Foundation works with various different banks, and works with you to find the ideal solution to bring about lasting good.



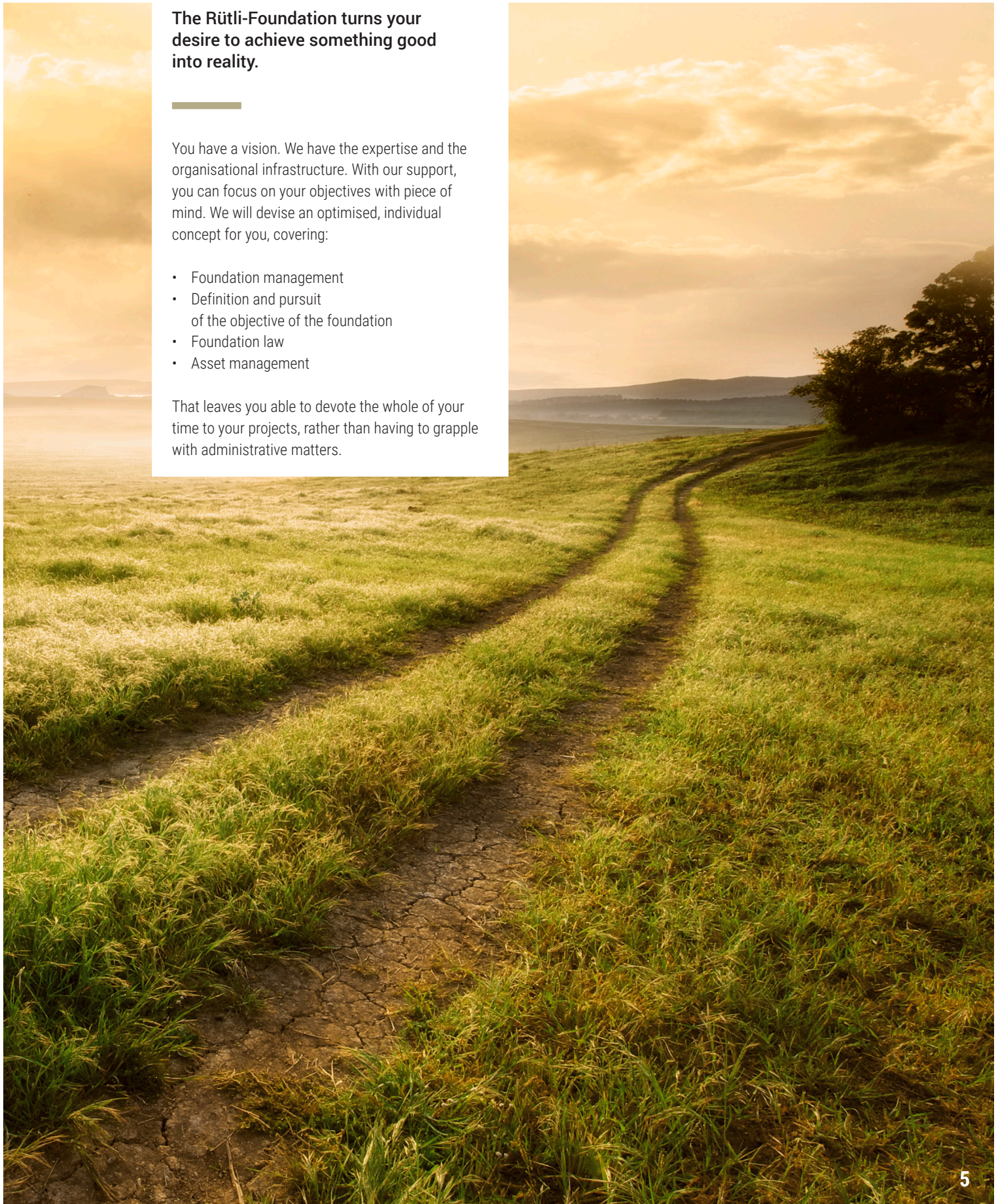
simple

The Rütli-Foundation turns your desire to achieve something good into reality.

You have a vision. We have the expertise and the organisational infrastructure. With our support, you can focus on your objectives with piece of mind. We will devise an optimised, individual concept for you, covering:

- Foundation management
- Definition and pursuit of the objective of the foundation
- Foundation law
- Asset management

That leaves you able to devote the whole of your time to your projects, rather than having to grapple with administrative matters.



effective

The Rütli-Foundation ensures that you can achieve your charitable aims discreetly and efficiently.

We understand your wishes and get a good feel for you. That way, we are all pulling in the same direction. Via our philanthropic consultancy, we will also be happy to help you define the objective of your foundation. Here are a few examples:

- Humanitarian aid
- Healthcare
- Education and training
- Academic/scientific teaching and research
- Art and culture
- Conservation of the natural environment

The foundation can pursue and fulfil its objective in Switzerland or elsewhere in the world.

I find being able to witness what donations can achieve very moving – it gives me a sense of joy and satisfaction.

Claudia Ineichen, CEO

at a
glance

Who

Description

Agreements

Objective

Donations

Assets

Sub-foundation	Returns for charity (Rendite für Gemeinnützigkeit [®])	Independent foundation
<p>This route is suited to people who want to achieve their philanthropic objectives independently and efficiently by contributing capital.</p>	<p>This route is suited to people who want to use the returns from a portion of their assets for charitable purposes, but not (yet) to give the actual assets. This means that this portion of the assets is made available for charitable purposes on a time-limited basis.</p>	<p>The independent foundation route is suited to people who want to lastingly achieve set charitable objectives with a public profile through a large award of capital.</p>
<p>Donors turn their goals into reality by establishing a foundation under the Rütli-Foundation umbrella. They work with the Rütli-Foundation to define their goals and activities in a donation agreement.</p>	<p>The usufructuary signs a usufruct agreement with the Rütli-Foundation in relation to a portion of their assets for a defined period. The income and capital gains flow to the chosen charitable ends in accordance with the usufruct agreement. The assets contributed will be returned to the usufructuary at the end of this period.</p>	<p>The founders establish an independent foundation with its own foundation board to bring their charitable aims to fruition. An independent foundation of this kind can also continue to hold assets such as art, paintings, etc. that have been accumulated over the decades after the founder's death (legacy of their life's work).</p>
<p>The Rütli-Foundation provides the infrastructure and expertise to administer the sub-foundation. When you create a sub-foundation, the income and assets are tax-exempt right from the start. The capital is used solely for charitable projects.</p>	<p>The usufructuary agreement must be concluded for a period of at least three years. Once the agreement is terminated, the usufruct capital (a maximum of the nominal amount originally contributed) reverts to the usufructuary's private assets. In the event of the death of the usufructuary, the stipulations of their will or of the law will be followed.</p>	<p>When establishing an independent foundation, a deed of foundation and any regulations are drawn up. The foundation board is appointed and the supervisory authority defined. For cost reasons, the independent foundation route only makes sense for capital contributions of CHF 10 million or more, unless this amount will be added to later. The Rütli-Foundation draws on its expertise to provide founders with comprehensive advice, and if desired it can also take care of the administrative tasks associated with running the foundation.</p>
<p>The objective is individually laid down by the donor in the donation agreement. However, the charitable requirement means that the donations and the recipient must be charitable.</p>	<p>The objective is individually laid down by the usufructuary in the usufruct agreement. However, the charitable requirement means that the donations and the recipient must be charitable.</p>	<p>The founders specify the objective of the foundation in the articles of association. Tax-exempt status must be clarified when setting up the foundation.</p>
<p>Donations may be made anonymously or by name.</p>	<p>Donations may be made anonymously or by name.</p>	<p>Donations are made in the name of the foundation.</p>
<p>The donor selects the investment strategy to be applied to the assets in the sub-foundation.</p>	<p>The usufructuary selects the investment strategy to be applied to the assets in the sub-foundation.</p>	<p>The foundation board selects the investment strategy for the foundation assets itself or proceeds on the basis of investment regulations.</p>

the solutions in detail

Advantages

Minimum capital

Tax

Asset management

Costs

Term

Foundation board

Supervisory authority

Sub-foundation	Returns for charity (Rendite für Gemeinnützigkeit®)	Independent foundation
<p>This structure is a very efficient and inexpensive way to administer the funds. The assets you contribute are managed separately in a sub-foundation of the Rütli-Foundation. The umbrella Rütli-Foundation provides the infrastructure and expertise to administer the sub-foundation.</p>	<p>The assets are made temporarily available to the Rütli-Foundation under a usufruct agreement, meaning that they can be recalled. This solution is suited to long-term projects with recurring donations. All income and capital gains go towards the charitable purpose.</p>	<p>With an independent foundation, you ensure that your own foundation's name is maintained for the long term. This can be positive for public perception and image management. The Rütli-Foundation provides advice and support on establishing, running and administering your own independent foundation.</p>
<p>CHF 100,000</p>	<p>CHF 500,000</p>	<p>CHF 10 million</p>
<p>The Rütli-Foundation is tax-exempt, meaning that no income or wealth tax is payable. Deposits into the sub-foundation can be set off against taxable income up to the cantonal and federal deduction limits.</p>	<p>The Rütli-Foundation is tax-exempt, meaning that no tax is payable on the portion of assets made available under the usufruct agreement and the income from those assets.</p>	<p>Provided that the foundation is tax-exempt, it need not pay any income or wealth taxes. Deposits into the sub-foundation can be set off against taxable income up to the cantonal and federal deduction limits.</p>
<p>Individual implementation via an asset management mandate is theoretically possible with any bank.</p>	<p>Individual implementation via an asset management mandate is theoretically possible with any bank.</p>	<p>Individual implementation via an asset management mandate is theoretically possible with any bank.</p>
<p>One-off initial costs: CHF 3,000</p> <p>Annual costs: CHF 5,000</p>	<p>One-off initial costs: CHF 3,000</p> <p>Annual costs: CHF 5,000</p>	<p>Set-up costs approx. CHF 10,000 (foundation deed, notary, etc.)</p> <p>Annual costs approx. CHF 10,000 to CHF 20,000 (accounting, auditing, supervision, administration, etc.)</p>
<p>Depending on the level of assets, the sub-foundation may support projects for many years beyond the donors' deaths.</p>	<p>The usufruct agreement should be concluded for a period of at least three years. Once the agreement is terminated, the usufruct capital – a maximum of the nominal amount originally contributed – reverts to the usufructuary's private assets.</p>	<p>Unlimited or until the contributed capital is used up. This form is also suitable for preserving one's life's work, such as art, paintings, buildings, etc.</p>
<p>The sub-foundation is represented to the outside world by the Foundation Board of the Rütli-Foundation. As the donor, you determine the amount and timing of donations.</p>	<p>The Return for Charity (Rendite für Gemeinnützigkeit®) structure is represented towards the outside world by the Foundation Board of the Rütli-Foundation. As the usufructuary, you determine the amount and timing of donations.</p>	<p>Appointment of own foundation board; this is particularly important if special knowledge is necessary and useful to achieve the objective of the foundation. Playing an active role on the foundation board can be meaningful and life-enriching.</p>
<p>The Rütli-Foundation reports annually to the Federal Supervisory Authority for Foundations.</p>	<p>The Rütli-Foundation reports annually to the Federal Supervisory Authority for Foundations.</p>	<p>The Foundation Board reports annually to the relevant supervisory authority.</p>

We will be delighted
to advise you and
can't wait to meet you.

Rütli-Foundation
Rütligasse 1
6003 Lucerne

Tel. +41 41 249 49 84
info@ruetli-stiftung.ch
www.ruetli-stiftung.ch