

Buyers Guide

FOREVER HOME

Tourmaline 2024



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FOREVER HOME Lauchernalp, Lötschental

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Residences are treasures to be valued and enjoyed throughout your lifetime but also across future generations. Not only will you benefit from hassle-free living in your own private paradise, but there is potential to appreciate financial returns in years to come. These luxurious and exclusive residences combine the highest standards of comfort with all the relaxation of a natural, slow-paced life in front of a breath-taking backdrop. You will find generous, open plan living / dining areas with open plan kitchen, one or two spacious bedrooms with en-suite bathrooms – and everything in complete harmony, beautifully stylish, and with a touch of luxury.

The Perfect
Fusion
Between
Nature and
Architecture

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YOUR SECOND HOME IN SWITZERLAND

Legacy Investments AG enables people from Switzerland or abroad to purchase an apartment or chalet in the Lötschental. Legacy Investments is permitted to sell apartments and chalets as commercial real estate to Swiss and non-Swiss Residents.

THE STABILITY OF SWISS REAL ESTATE

A good quality of life, innovation, and a stable legal framework make Switzerland an attractive location and one of the safest places in the world. In addition, the intrinsic value of real estate as an asset provides investors with excellent protection against inflation.

REAL ESTATE INVESTMENT IN SWISS FRANCS

Switzerland is viewed as a safe, stable country from a financial perspective and enjoys a well-functioning political infrastructure. The strength of the Swiss franc allows government bonds to be offered at very low interest rates, as well as mortgage finance at very favorable rates.

FINANCING YOUR PROPERTY

Arrangements have been made with various Swiss based financial institutions to offer our buyers the most attractive interest rates available. The typical loan-to-value ratio is 50-60% of the purchase price. This is set with the customer at the bank's discretion. We can provide you with assistance for a consultation with the banking establishment of your choice.

REAL ESTATE TAXES & FEES

The following are the main taxes to consider when purchasing an apartment or chalet from Lauchernalp Resort AG:

Annual property and tourism taxes are only collected on municipality level.

Annual property tax is calculated at 0.1% of the residence's taxable income.

Annual tourism tax is calculated based on the number of rooms. These taxes range from CHF 300 (Up to 3 bedroom apartment) to CHF 1,500 (6 bedrooms or more) annually.

Rental Income Tax generated is based on the location of the property, i.e. municipality level as well as Canton level. Taxable rental income is calculated by deducting rental cost from generated rental income. The taxable rental income is taxed at a rate dependent on the owner's worldwide income tax bracket and can differ drastically depending on the tax residency of each owner. For owners based/residing outside of the Canton of Valais, a simple annual tax declaration is to be submitted to Canton Valais listing total worldwide income (to determine the tax bracket), rental income, and property financing costs.

Capital Gains Tax or Real estate gain tax becomes payable when a property is sold at a higher price than the original purchase price. The gain/profit is taxed at a rate that is depending on the number of years for which the property was owned. For example, if the property is sold in the first year of ownership, gains/profits of up to CHF 50 000 are taxed at 19.2%, gains/profits between CHF 50 000 and CHF 100 000 at 28.8% and everything over CHF 100 000 at 38.4%. Depending on the length of the ownership, these rates are reduced over a period of 25 years. After the first 25 years, the minimum rate is 1% up to CHF 50 000, 2% between CHF 50 000 and CHF 100 000 and 3% for everything above CHF 100 000 gains/profits.

Wealth Tax is only taxed on national/federal level and therefore dependent on the tax residency of the owner/purchaser. Wealth tax is only paid in the country where the owner is a Tax resident.

Due to the complexity and regular changes of tax law and regulations, we recommend that a specialized tax practitioner should be consulted to ensure these taxes are calculated and submitted correctly based on every individual case.

YOUR RESIDENCY IN SWITZERLAND

Acquiring real estate in Switzerland does not automatically grant you the right to a residence permit. The final approval of residency applications and approvals remains with the federal government. Citizens of non EU countries aged 55 or over can obtain a residence permit (a 'retirement residence permit') if they meet certain criteria, such as having links with Switzerland, making Switzerland their primary residence, not having any professional activities in Switzerland or abroad, and having sufficient financial resources. People aged under 55 may obtain a residence permit without authorisation to engage in remunerated activities, if key economic circumstances warrant it. Major investment in the regional economy combined with lump sum taxation are considered to be sufficient circumstances. Another way of obtaining a residence permit is to start a business in Switzerland. Applications for work and residence permits for self-employed individuals from non-EU countries will be evaluated as follows: is the economic sector in question already saturated? Will this new economic activity create jobs for Swiss nationals?

Residency related applications should be discussed with the Swiss cantonal authorities in advance.

ALL ACCESS MEMBERS LOUNGE

the clubhouse

LOUNGE EATERY BAR SPA



NOTARY AND REGISTRATION FEES FOR THE PURCHASE

To acquire an apartment or chalet at Lauchernalp Resort Residences, the buyer will be required to pay registration, notary and transfer fees amounting to no more than 3% of the total cost of the transaction.

For your convenience, the sales price includes notary, registration, and transfer tax fees, eliminating the need for further action from the buyer.

RESIDENCE ADMINISTRATION

Administration and use of the apartments and chalets are managed by the owners' association, which sets the rules for the residences and the resort. At the annual meeting, each owner is entitled to vote on decisions relating to administration of the building and will have an opportunity to appoint an administrator to look after the residence's daily management. The annual meeting also sets the budget for the following year, votes on suggestions made by the administration and property owners, and reviews any potential problems and solutions.

ANNUAL OPERATING FEES

Owners are required to pay ordinary annual operator & maintenance fees of CHF 95 per square meter purchased floorspace, starting when the Clubhouse is operational. These fees cover expenditure and costs relating to maintenance, management, security, insurance, upkeep, replacement and repair of shared areas, for all ordinary and current expenditure. In the event of more significant maintenance work or extraordinary repairs to shared areas, extraordinary charges may be voted on by the co-owners' assembly and a renovation fund will be created to this end. These fees and charges do not include taxes, or individual consumption costs (electricity, water, etc).

A portion of these annual fees is allocated to the Clubhouse, allowing buyers to access its facilities such as spa & wellness, kids club, private dining room, etc.

TITLE & TRANSFER

The official Swiss notary from Lauchernalp Resort AG will act on behalf of both the buyer and the seller. The notary will draw up the deed of sale and all documents required for the transfer of the legal ownership and he has the duty to protect the interests of both parties. By signing the buyer entrusts the appointed notary's office with the duty of ensuring that all legal formalities are respected, particularly the registration of the deed in the Land Register and releasing the acquired property from any previous mortgage. The purchase of a residence becomes valid once the owner is registered in the Land Registry.

RESORT FEES & RESORT RENEWAL FUND

Lauchernalp Resort's infrastructure operating fees cover maintaining high standards and ensuring comfort for residents, including maintenance staff, cleaning, snow clearing, landscaping, waste collection, and upkeep of common areas. These costs do not cover maintenance and repair costs within buildings and units or individual utility fees. Each owner must contribute to the renewal fund for the Resort Infrastructure, which is used for maintenance and refurbishment, such as access road maintenance.

LAUCHERNALP RESORT RENTAL MANAGEMENT PROGRAM

Lauchernalp Resort Residences is an apartment/chalet hotel and owners will participate in the mandatory Rental Management Program. Lauchernalp Resort AG will deduct costs of booking, marketing, and rental with a commission of 40% of the rental revenue. The residence owner will receive 60% of the rental revenue of its residence rental.

Alternatively, initial buyers can take advantage of the 3-year guaranteed 5% ROI option, limited for buyers until August 2024. Certain restrictions on own use apply.

LAUCHERNALP RESORT RESIDENCES FURNITURE PACKAGE

Owners join the mandatory rental management program offered by Lauchernalp Resort AG and purchase the Lauchernalp Resort Residences Furniture Package. This package includes all required furnishing and finishing for the customer's residence to be ready for inclusion in the rental management program.

DISCLAIMER

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