

LEAVING A GIFT OF SHELTER, PROTECTION AND HOPE IN YOUR WILL

Since the beginning of times, there have always been refugees. People forced to flee because of religion, of conflict, of persecution. Throughout history, it has always been ordinary people who have borne the brunt when their countries go through crises and catastrophes.

We only need to look to Ukraine, Sudan, Syria, Yemen, and Myanmar, to understand the devastating human cost of conflict and persecution.

Today, there are more displaced people than at any time in history, while growing political instability – exacerbated by climate change –

could force millions more from their homes in the years and decades to come. Yet, that is only one side of the story.

As long as there have been refugees, there have also been kind people like you who have welcomed them, and helped give them shelter, protection and hope.

Helping refugees means seeing them as the grandparents, mothers, fathers, and children they are – people who want nothing more dearly than to return home. It is about recognising people who are forced to flee as our fellow human beings, who often share the same aspirations and dreams as ourselves. It is about reaching out a helping hand to people who find themselves in situations that, but for the quirks of geography and fate, we might have found ourselves in.

Switzerland for UNHCR raises critical funds to support the work of UNHCR, the UN Refugee Agency. With a gift in your will to Switzerland for UNHCR, you can ensure that the values which inspired you to help refugees today outlive you.

A gift in your will can be a gift of protection, of safety from

persecution, and of the hope of a better future for refugees.

I wish to thank you for your commitment and generosity.

Yours truly,

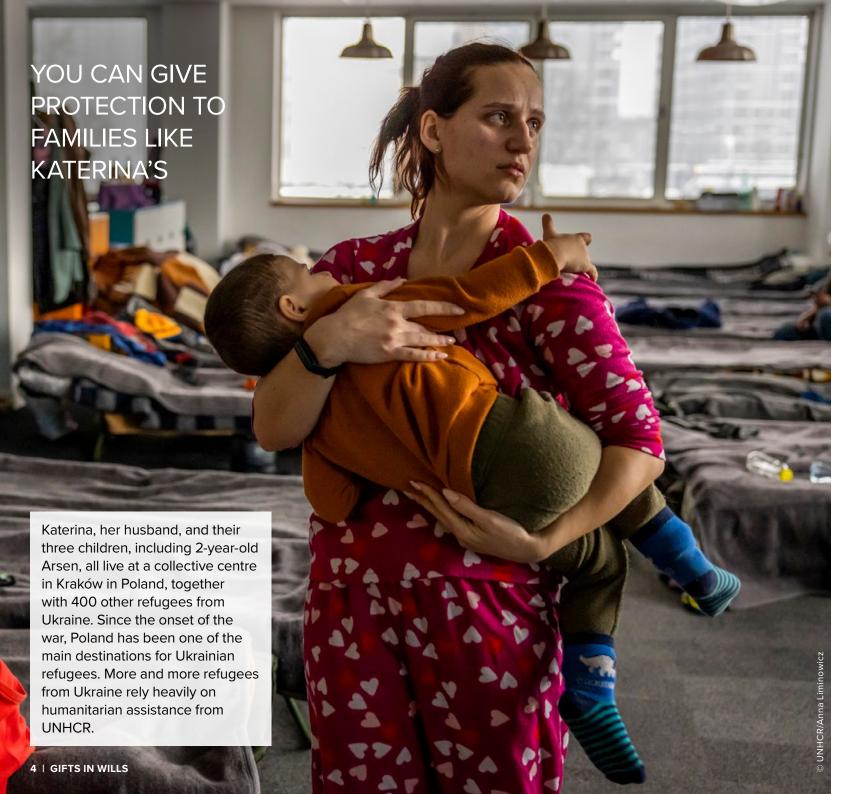


Cipha Dates

Cristina Davies
Executive Director
Switzerland for UNHCR







WHAT YOUR LEGACY **COULD MEAN TO REFUGEES**

Over 1 percent of humanity has been forced out of their homes because of human rights violations and persecution. In the last 10 years, the number of people forcibly displaced has doubled, to more than 110 million people. At UNHCR, we do our utmost to ensure we assist the most vulnerable. However, we cannot go further without more support.

You can offer shelter, protection and hope to those who have endured the horror of war and have lost everything.

With a gift in your will, you can make sure that UNHCR continues to provide refugees with what we would all want for our loved ones: a warm and compassionate welcome, shelter to protect them from the elements and the practical support that will allow them to sustain themselves and rebuild their lives.

Your questions answered

Why should I make a will?

Making a will is the best way to ensure that the people and causes you care about are provided for long after you are gone.

It allows you to designate a person or organisation as heir or legatee who would not otherwise be automatically so designated by law.

How can I include Switzerland for **UNHCR** in my will?

Spouses and descendants are entitled to a minimum reserved portion of 50% of your estate, no matter what. However, you decide what happens to the disposable part. The people or organisations of your choice can benefit from your will in the following ways:

Through a bequest A bequest is a gift which will benefit anyone of your choosing, including charitable organisations, friends, relatives, etc. A bequest relates to any service that may be the subject of an obligation and that is intended to provide a patrimonial benefit. Sums of money can be bequeathed, as well as assets, and property. Charitable organisations are exempt

from inheritance tax. However, if the beneficiary is an individual, considerable taxes may apply depending on the degree of kinship.



By appointing heirs

A will allows you to appoint persons or organisations as heirs. They can then enjoy the full benefits of your estate. Once the reserved portions have been deducted, joint heirs will receive a certain percentage of the estate each, and a single heir, the full residual estate. You are free to distribute your estate as you see fit, subject to the legal requirements applicable to the reserved portion.

Through the reserved portion

This concerns 50% of your inheritance if you have descendants and/or a legal partner. When you don't make the necessary provisions, the inheritance will fully go to your closest heir(s). In the absence of known heirs, your estate will go to the state.



Through the residual share

If you leave a will, you can decide how to split the

residual share, which can range from 50 to 100%.

Can I write my own will?

Yes. There are two main ways to establish a will in Switzerland.

A holographic will is entirely handwritten by the testator (including the year, month and day it was drafted), and signed. Usually, a holographic will is necessary and sufficient.

A notarized will is drafted with the presence of two witnesses before a notary public, or another person authorised to authenticate wills (depending on cantonal law). This type of will is used to ensure that the will accurately reflects the wishes of the person.

The will can be registered in the Swiss Register of Wills provided by the Swiss Federation of Notaries. This register contains information on the location of wills which are registered and kept by notaries or lawyers.

What if I already have a will?

You can change your will at any time. Any changes must always be made in your own handwriting and accompanied by a date and signature. You can also revoke your will or replace it. To avoid any misunderstanding, it is advisable to specify in the new will that the previous one is fully revoked.

Should I tell you that I've included Switzerland for UNHCR in my will?

We understand your will is very personal and you are under no obligation to let us know your intentions. However, it's enormously helpful if you do. It will help us plan our long-term work. Furthermore, it allows us to send you appropriate communications, and have the opportunity to thank you properly.

How will Switzerland for UNHCR use my gift?

Your donation to Switzerland for UNHCR will fund the critical work of UNHCR around the globe. A gift in your will would be a wonderful act of solidarity with refugees, and ensure that, in the future, people forced to flee will be provided with protection, shelter and the services they need to sustain their families until it is safe for them to return home.





Esther Ridoutt

Please call **022 552 78 08** or email us at

donations@unrefugees.ch if you have any questions.

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How to write your will

- 1 Make a list of your assets
- Work out your reserved and residual shares
- 3 Choose your beneficiaries
- Write your will. It must be handwritten and include the object (will), place, date and signature
- 5 Look for a testamentary executor. It can be a trusted friend or a professional (bank, notary or lawyer)
- 6 Inform your loved ones of your will
- 7 Amend your will regularly, as your circumstances change

Written by Jean Dupont, born on 5 June, 1958, in Geneva in Switzerland; citizen of Switzerland, in Geneva, rue des Ponts 5.

- 1. Any and all previous last will and testament is expressly revoked.
- 2. My life Partner, Marie Meunier, and I entered into a registered civil Partnership contract on 4 May, 1988. I hereby declare that I do not have any other legal heir, and that she is the sole heir to the reserved share of my estate.
 - 3. In regards to the residual share of my estate,

 I hereby name the Switzerland for UNHCR

 Switzerland for UNHCR

 I hereby name the Switzerland for UNHCR

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In Geneva, on 4 August, 2023

Dyport







YOU CAN HELP REFUGEES ACHIEVE THEIR DREAMS

Yusra Mardini is a UNHCR Goodwill Ambassador, a Syrian refugee, and an Olympian. She swam in Rio 2016 as part of the first ever Refugee Olympic Team.

«In 2015, I was 17, a student dreaming of representing Syria at swimming events. After the conflict forced us to abandon our home in Damascus, my older sister Sara and I made the decision to travel to Europe.

In August, Sara and I boarded a dinghy in Turkey, hoping to reach the Greek Islands. Our boat was dangerously overcrowded and in that



short stretch of sea, the engine failed. Sara and I were experienced swimmers. We took turns in the water, making the boat lighter and helping turn it to face the waves to prevent it

from capsizing. We called for help but no one came. For over three hours we swam. Everyone was praying. At last, the engine spluttered back to life and we reached the shore.

I struggle to understand why we made it when many others didn't. Each time I hear about a group drowning at sea, it takes me back there, clinging to the boat's rope, desperately treading water.

The help we received from UNHCR allowed me to quickly move on with my life, to pursue my dream of competing at the Olympics. But

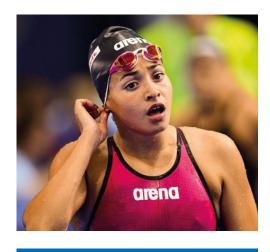
many others are still facing incredible challenges and risks.

No one chooses to be a refugee, but while wars continue to rage, people will always feel compelled to make similar decisions. And when people flee such violent situations, we should all play our part in making sure they receive the help and support they need to rebuild their lives.»

A gift in your will can mean that young people like Yusra, when they lose their homes, will always have someone to turn to. You can give them shelter, protection and hope.







You can find the story of Yusra on Netflix: The Swimmers



Kefugees face two journeys, one leading to hope, the other to despair.
It is up to us to help them along the right path.



Filippo Grandi UN High Commissioner for Refugees

Switzerland for UNHCR and you

Since 1950, UNHCR, the UN Refugee Agency, has been the lead humanitarian agency helping refugees who have been forced to flee their homes because of conflict, persecution, or natural disasters.

Switzerland for UNHCR is the UN Refugee Agency's national partner for Switzerland. We support UNHCR's mission by raising essential funds and advocating for those who are forced to flee.



There are currently over 110 million people worldwide who have been forcibly displaced, the highest number since World War II.



Donations from the public are vital. The United Nations provide just 1% of our income. The rest is made up of voluntary donations.



Your support makes our work possible: with UNHCR working in more than 135 countries, you can help us reach and protect refugees when they most need us.

We are grateful and happy to have you by our side. Thank you very much! Switzerland for



Switzerland for UNHCR

Rue de Montbrillant 96 1202 Geneva

Phone: 022 552 78 08

Email: donations@unrefugees.ch www.unrefugees.ch