
Australian-Swiss Wealth Sovereignty Checklist

GENERAL CONSIDERATIONS FOR HIGH-NET-WORTH INDIVIDUALS WITH AUSTRALIAN INTERESTS OR CROSS-BORDER ASSET-PROTECTION TRIGGERS

In an era of increasing government focus on capital (evidenced by Australia's Division 296 superannuation changes effective 1 July 2026 and the proposed 30 % minimum tax on discretionary trusts from 1 July 2028, alongside similar trends elsewhere), many HNW individuals are quietly reflecting on how best to align their wealth structures with their personal values and long-term sovereignty. This checklist offers a series of high-level questions and considerations — not advice — to support that private reflection.

Section 1 – Personal Values & Decision Framework

- Have I clearly articulated the non-financial values that should guide every major wealth decision (family legacy, privacy, independence, lifestyle freedom)?
- Does my current structure reflect those values, or has it been shaped primarily by historical tax or convenience factors?
- Am I comfortable with the level of transparency now required under global reporting regimes such as the OECD Common Reporting Standard (CRS) and Automatic Exchange of Information (AEOI) framework?

Section 2 – Current Australian Policy Environment

- How might recent and upcoming changes (e.g. Division 296 on super balances > \$3 m and the proposed discretionary trust minimum tax) affect the efficiency or risk profile of my existing arrangements?
- Have I modelled the potential impact on after-tax outcomes under different scenarios?
- Are my structures still optimal given the broader shift from income to capital taxation observable in multiple jurisdictions?

Section 3 – Cross-Border Realities

- Do my assets, business interests, or family connections across multiple jurisdictions create any unintended fragmentation or duplication of compliance?
- How do differing tax treaties, residency, and citizenship rules across jurisdictions interact with my overall position?
- Have I considered the practical implications of holding assets across jurisdictions while being tax-resident in one or more countries?

Section 4 – Asset Protection & Structuring Considerations

- Which elements of my wealth (super, trusts, direct investments, business equity, etc.) would benefit from a periodic strategic review?
- How exposed am I to single-jurisdiction risks (policy change, creditor claims, family-law events)?
- Are there legitimate, values-aligned ways to increase optionality without compromising simplicity or transparency?

Section 5 – Technology & Forward-Looking Tools

- How might evolving tools such as blockchain-enabled assets or digital money evolution fit into a broader sovereignty strategy (general observations only)?
- Have I stress-tested my structures against longer-term technological and jurisdictional shifts?

Next Step

If, after working through this checklist, you believe a Private Strategic Consultation would add value, you are welcome to complete the short enquiry form on my website.

PRIVATE STRATEGIC CONSULTATION

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