

Modernizing the Legacy

A Digital Inheritance Strategy for ZKB

Transforming the Swiss Banking Experience

MAGPIE PROJECTS

March 2026

Key Insight: A digital Nachlass-Cockpit can capture CHF 18B+ in assets while deepening multi-generational client relationships

ANNUAL INHERITANCE VOLUME

CHF 18B+

Switzerland alone

1 Market Context

The Great Wealth Transfer represents **CHF 18+ billion** in annual inheritance volume in Switzerland alone. This represents a once-in-a-generation wealth transition opportunity for Swiss private banks.

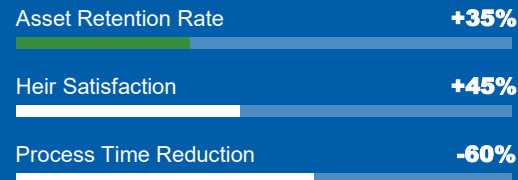
2 The Challenge

Complex Swiss inheritance law (Erbsschein, Steuerinventar, Pflichtteil) creates significant friction for heirs and threatens **asset retention** as clients seek simpler alternatives abroad.

3 The Solution

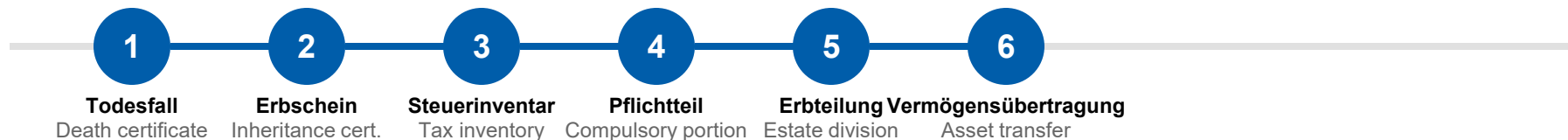
A digital "**Nachlass-Cockpit**" transforms inheritance from administrative burden to **relationship-defining moment**. By guiding through the complex Swiss inheritance process, banks can retain assets under management and deepen multi-generational

PROJECTED IMPACT



Swiss inheritance law requires navigating multiple administrative steps with multi-canton coordination

Inheritance Process Timeline



Duration

3-6

months average for full process completion

Key Challenges

- 70% of Swiss don't have a will
- Multi-canton tax coordination required
- Erbengemeinschaft coordination complexities

Administrative Burden

- Erbschein application: 2-4 weeks minimum
- Steuerinventar: Requires professional valuation
- Pflichtteil: Complex legal calculations

KEY INSIGHT: ZKB has the foundation and trust. The opportunity is in unifying the digital experience.

ZKB STRENGTHS

- ✓ Established Erbschaft-Check service
- ✓ Digital tools available (Erbrechner calculator)
- ✓ eBanking and Mobile App access
- ✓ Trusted brand with 150+ year history
- ✓ Strong Private Banking division
- ✓ Personal advisor support

DIGITAL GAPS

- ✗ No unified Nachlass-Cockpit dashboard
- ✗ Manual, paper-heavy processes
- ✗ Limited multi-heir collaboration tools
- ✗ No real-time status tracking
- ✗ Inconsistent digital experience
- ✗ Heirs must visit branches for many tasks

OPPORTUNITY: Unifying the digital experience across inheritance services would position ZKB as a market leader in digital succession planning.

The Vision: ZKB Nachlass-Cockpit — A unified digital platform for managing estate settlements

ESTATE OVERVIEW

Konto 1234-56 | Erbengemeinschaft Müller

TOTAL ESTATE VALUE

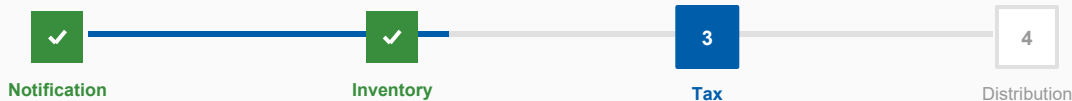
CHF 1,250,000

- Real Estate (45%)
- Securities (35%)
- Cash (15%)
- Other (5%)

QUICK ACTIONS

- Upload Doc
- Contact Advisor
- View Heirs
- Vault

SETTLEMENT TIMELINE



In Progress
Tax Inventory Review — Nächster Schritt: Canton Zurich Tax Form signature pending

ACTION ITEMS

1 PENDING

Please sign: Canton Zurich Tax Form **Due: Mar 15, 2026**
3 days remaining
Required for estate tax assessment completion

Submit: Death Certificate Completed Feb 28

Multi-heir collaboration interface enabling secure decision-making and document sharing

Erbgemeinschaft Müller 3 Mitglieder

TM Thomas Müller
Primary Heir ✓
Genehmigt

SK Sarah Keller
Spouse ✓
Genehmigt

MM Michael Müller
Son 🕒
Ausstehend

Verkauf UBS Wertschriften? Abstimmung
Decision required on liquidating CHF 250,000 in securities

2/3 Approved
Reminder sent to Michael

Secure Vault

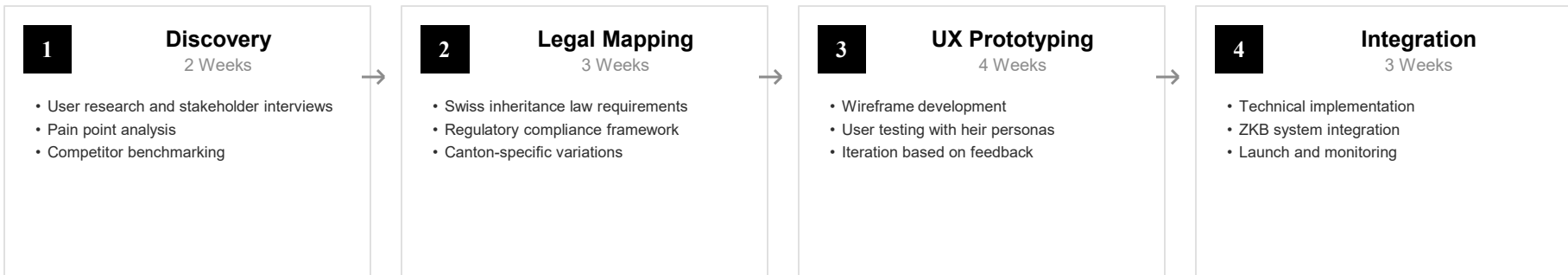
Testament ■	Marriage ■	Tax Ruling ■
Secured	Pending	

Digital Estate Management Platform v2.4 | Last updated: March 2026

12-week MVP delivery combining Swiss legal expertise with human-centered design

PHASE TIMELINE

Total: 12 Weeks



KEY DIFFERENTIATORS



Swiss Legal Expertise

Combined Swiss legal expertise + minimalist design ensures regulatory compliance while maintaining usability



Outside-In Perspective

Unburdened by legacy systems, bringing fresh perspective to solve complex inheritance challenges



Faster Delivery

12-week delivery beats typical internal IT timelines, getting MVP to market faster

Why Magpie: Your Partner for Digital Transformation

75+

Consultants

20+

Years Experience

2

Offices

HEADQUARTERS

Frankfurt am Main, Germany

OFFICES

Frankfurt & Zurich

01

Swiss-German Expertise

- ✔ Swiss banking regulations
- ✔ Local presence in Zurich
- ✔ Cantonal bank relationships
- ✔ German, English, local languages

02

Finance Transformation Specialists

- ✔ End-to-end digital consulting
- ✔ Trading, sales, treasury advisory
- ✔ AI & data engineering
- Regulatory compliance

03

Proven Delivery

- ✔ Faster than internal IT
- ✔ Outside-in perspective
- ✔ Award-winning UI/UX design
- ✔ Leading financial institution references

50+

Banking Transformation Projects

4.8/5.0

Average Client Rating

95%

Project Success Rate

Let's Build the Future of Swiss Takeaways

3-Point Legacy Together

KEY OPPORTUNITY

1 CHF 18B+ annual opportunity

Swiss inheritance market

2 ZKB + Magpie partnership

Foundation meets digital transformation

3 12-week MVP roadmap

Fast delivery to market

PROPOSED NEXT STEPS

1 Discovery Workshop (1 day)

- Stakeholder interviews
- User journey mapping
- Requirements gathering

2 Solution Design (2 weeks)

- Detailed UX specifications
- Technical architecture
- Legal compliance framework

3 Implementation Agreement

MAGPIE PROJECTS

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