

## Talking taxes

**Date:** Monday, September 17, 6:30 to 9 p.m.  
**Location:** Bern, near the train station. Directions will be provided when you sign up.  
**Cost:** Free for AWC Bern members and spouses, CHF 20 at the door for guests  
**Guests:** Welcome  
**RSVP:** By September 12, 2018, to [programs@awcbern.org](mailto:programs@awcbern.org)

*“ . . . in this world nothing can be said to be certain, except **death and taxes.**”*  
Benjamin Franklin, 1789

Regardless of whether you've been living in Switzerland for two decades or two months, if you're an American citizen abroad, filing US taxes has become incredibly complicated in recent years.

How can Americans in Switzerland comply with IRS requirements? Where can we go for help? How does inheriting money affect your taxes? And what is being done to move away from citizenship-based taxation and toward residence-based taxation (like the rest of the world)?

On **Monday, September 17**, the American Women's Club of Bern will host representatives of White Lighthouse Investment Management, MHTax and American Citizens Abroad for an evening presentation and discussion of tax-related topics, including:

- **US and Swiss estate-planning basics** for Americans in Switzerland
- The impact of recent **US tax reforms**
- Ten most common **errors and missed opportunities** for financial **planning**
- Ten most common **errors in US tax returns**
- Advocacy efforts of **American Citizens Abroad**

The following presenters and advisors will attend:

**Jonathan Lachowitz – CFP®** is a Certified Financial Planner and the founder and owner of White Lighthouse Investment Management, with offices in Lausanne and Lexington, Mass. A Board Member of American Citizens Abroad, Jonathan has written extensively on personal finance for the *Wall Street Journal*.

**Jeff Haindl**, CFA, CFP® is a Zurich-based investment advisor for White Lighthouse.

**John Wanvig** is a Financial Planner and Investment Manager at White Lighthouse Investment Management in Lausanne.

**Marina Hernandez – CFP®** is a Certified Financial Planner and cross-border wealth manager with White Lighthouse. Based in Pennsylvania, Marina also provides US-Swiss tax, business and financial planning services to families and small business owners through MHTax. <http://mhtax.net/>

**Kristen Howze** is an Enrolled Agent and an expat tax advisor for MHTax, with offices based in Amsterdam.

Following the presentations there will be time for the audience to ask questions. This will be followed by a light apéro, where you'll have the chance to talk one-on-one with the tax professionals.

For further information or to register for the evening, please write to [programs@awcbern.org](mailto:programs@awcbern.org). Please sign up early. If we have a lot of interest we will consider changing the venue.