

12 November 2025 Zurich | 13 November 2025 Lausanne

Welcome and Introduction

Town Hall Update from ACA

Jonathan Lachowitz

*CFP®(Switzerland & USA) | Financial Planner, Investment Manager
& Founder of White Lighthouse Investment Management*

The latest developments on Residence-Based Taxation and other advocacy efforts currently underway in Washington DC.



Critical Tax Mistakes US Expats Make in Switzerland

Kristen Howze

CFP®, EA

Drawing from real-world cases, Kristen will highlight costly – but often avoidable – errors encountered regularly, including Pillar 2 pitfalls, home ownership surprises, DIY tax traps, investment complications, and cross-border business and equity challenges.



Estate Planning for Americans Living in Switzerland

Matthew Berlin

Partner, Rubin and Rudman LLP

Estate planning for Americans living in Switzerland, from a US perspective.



State Department Federal Credit Union

Joshua Barrett, MBA & Rachel Rust



Investments and Financial Planning for Americans in Switzerland

Jonathan Lachowitz

*CFP®(Switzerland & USA) | Financial Planner, Investment Manager
& Founder of White Lighthouse Investment Management*

Key considerations for Americans living in Switzerland will be covered, including investment strategies, cross-border financial planning, and navigating the complexities of two tax systems.



Q&A Session



Jonathan Lachowitz

CFP®(Switzerland & USA) | Financial Planner, Investment Manager & Founder of White Lighthouse Investment Management

Jonathan is a CFP®(Switzerland & USA), Financial Planner, Investment Manager & Founder of White Lighthouse Investment Management. Jonathan and his White Lighthouse team work with several hundred Americans and mixed-nationality families in Switzerland for their investment management and financial planning needs.

<https://white-lighthouse.com/jonathan-lachowitz>

He is also the Chairman of American Citizens Abroad

https://www.americansabroad.org/executive_committee

Kristen Howze

CFP®, EA

Kristen is an Enrolled Agent and CERTIFIED FINANCIAL PLANNER™ professional with expertise in US tax and cross-border financial planning. After living in nine different US states and then spending eight years in the Netherlands, she and her family now call Chardoone, Switzerland home. Kristen is the Director of KLR's Lausanne office.

Matthew Berlin

Partner, Rubin and Rudman LLP

Matthew is a trusted advisor to individuals, families, and family-controlled entities in the US and abroad, guiding them through the complexities of estate planning, trust administration, and related tax matters. With a particular focus on FATCA compliance and offshore informational reports, Matthew helps clients in Switzerland navigate cross-border issues while preserving wealth and ensuring long-term family and business continuity.

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