**HOME PAGE**

**BECOME A HOME OWNER**

Tempted to invest in Monaco or along the Côte d’Azur? At your own pace, without needing a banker's backing and free of rental risks? There is an ethical, profitable and responsible solution…

Our viager (life annuity sale) in Monaco

Our viager (life annuity sale) along the Riviera

**GET PRIVATE INCOME**

Get your own private income in Monaco or along the Côte d'Azur! Without leaving your home, under advantageous tax conditions, with a lump sum in cash immediately to use or give away…

Ask for a free estimate

HOW DOES A VIAGER (LIFE ANNUITY SALE) WORK

What is a viager?

A little daunting, but not so complicated…

We can explain it all, in simple terms, right here…

Viager properties: vacant or inhabited

forward sale and bare-ownership

YOUR SPECIALIST FOR VIAGER PROPERTIES IN MONACO

ZODIAQUE VIAGER experts can provide you with precise information concerning the advantages and guarantees of the various forms of Viager properties: vacant or inhabited, forward sale or bare-ownership sale with reserved usufruct.

We have been operating in Monaco since 1974 and have two agencies proposing a range of properties in Monaco and in the eastern area of the Côte d’Azur, available as viager, bare-ownership and forward sale projects to meet your specific needs exactly.

**BUYING A VIAGER (LIFE ANNUITY SALE)**

**Advantages**

The main advantages of a viager for a buyer:

Advantageous conditions for building an estate

Today, a viager is the best solution for gradually building your estate, with all the security offered by the real estate market, achieving high levels of profitability and without affecting your credit score.

A medium/long-term position

A viager represents savings today that enable intelligent preparation of the later stages of your life, in the medium or long term. It can be a good complement to other investment forms if you are managing an asset portfolio. It helps you to look ahead with serenity to the periods of life when your income may fall, such as when you retire.

A good profit/risk ratio

The profitability of viager operations for buyers is between 6 and 9% on average. The initial level of investment is limited to the value of the lump sum. With an inhabited viager property, the right of use and habitation preserved by the seller is deducted from the total value of the property. For the buyer of an inhabited life annuity property, the investment is similar to an untaxed rental property investment with a particularly reliable tenant who pays all his rent in advance and continues to maintain the property.

No need for a bank loan

You pay the lump sum from your own capital and pay the annuities in instalments, without needing a loan. Economically speaking, it is as if the seller acts as a banker, accepting payment over a long period of time, like a seller's loan. You therefore have no bank interest to pay.

Control over tax impact and transaction costs

If you invest in rented property in France, the rental income will be taxed. In the case of an inhabited viager property, the equivalent of the rent owed by the seller in exchange for continued occupation of the property, i.e. the value of the right of use and habitation, is not liable for any form of tax if it is deducted from the price of the sale. Furthermore, the legal fees in France are lower for an inhabited viager property: the registration fees are paid to the state on the basis of the value of the transaction (after deduction of the right of use and habitation).

**BUYING A VIAGER (LIFE ANNUITY SALE)**

**Zodiaque Viager assistance**

Zodiaque Viager can help you to buy a viager property, thanks to its long experience in real estate in Monaco and throughout the eastern part of the Alpes-Maritimes department.

**Selection and evaluation of life annuity investment opportunities**

Zodiaque Viager can help you to identify the most attractive geographic areas in Monaco and in the Alpes-Maritimes department, to match your specific circumstances and desires. The properties identified are evaluated as for a traditional sale, which means taking into account all the criteria related to the property itself and its environment. This evaluation demands excellent knowledge of the local market and the transactions completed recently in the district. Zodiaque Viager benefits from the experience and expertise of Agence Le Zodiaque, an estate agency that has been operating in Monaco and its surrounding area since 1974.

**Negotiation and signature of the deed of sale**

Zodiaque Viager can help you negotiate with a seller, ensuring the best conditions for the success of your project. In collaboration with the notary, Zodiaque Viager offers its viager expertise for the formal stages of signing the deed of sale (the pre-sale compromis and the deed itself, acte authentique).

**After sales services**

After the sale, Zodiaque Viager will continue to provide legal and administrative assistance throughout the duration of the viager.

Furthermore, to protect buyers, Zodiaque Viager proposes insurance specifically for viager transactions.

**SELLING A VIAGER (LIFE ANNUITY SALE)**

**Advantages**

The main advantages of a viager for the seller:

Ensuring financial security and making the most of the present

Thanks to the lump sum paid at the time of contract signature, and the monthly annuity payments, your financial security is guaranteed, providing you with the means to make the most of life. You have earned it!

Stay in your house or apartment

In the case of an inhabited viager property, you can stay at home, without making any changes, as long as you want to. You have a lifetime right of use and habitation. If you decide to move out, the deed of sale includes a provision for reassessing the monthly annuity payments to enable any extra expenses to be covered.

Favourable tax conditions

In France, when you sell your main home as a viager property, the lump sum (which is paid immediately) is totally tax-free. The annuity payments (paid monthly) are eligible for a tax allowance of up to 70% over the age of 70.

Reduced costs

You are no longer liable for property tax. In a joint-ownership property, you cease to pay the facility management fees and any major work initiated by the community. You continue to pay rental charges, occupancy tax and tax on household waste.

Solid guarantees for annuity payments

The deed of sale, drawn up by a notary, offers strong guarantees: first-ranking mortgage and seller's privilege with termination clause.

Preserving your purchasing power

Indexing of the annuity payments means that the payments can be increased as the cost of living increases.

Protection of your spouse and family

Once the deed has been signed, you can use the lump sum to make a tax-free donation to your loved ones. It is a way of helping when help is needed most... For a life annuity contract signed by a couple, the surviving partner keeps all the life annuity payments and right of use and habitation, exempt of inheritance taxes.

**SELLING A VIAGER (LIFE ANNUITY SALE)**

**Zodiaque Viager assistance**

Zodiaque Viager can help you to sell a viager property, thanks to its long experience in real estate in Monaco and throughout the eastern part of the Alpes-Maritimes department:

Valuation of your property

As for a traditional sale, the property must be valued to set the right price. All the criteria related to the property itself and its environment must be taken into account. This evaluation demands excellent knowledge of the local market and the transactions completed recently in the district. Zodiaque Viager benefits from the experience and expertise of Agence Le Zodiaque, an estate agency that has been operating in Monaco and its surrounding area since 1974.

Setting the price

By comparing your projects with the possibilities offered by a viager sale, Zodiaque Viager experts will find the best solution to meet your requirements (balance between lump sum and annuity payments, amount of the annuity payments) and to be attractive enough to potential buyers. Zodiaque Viager listens to its customers, taking into account your needs and limitations, helping you to avoid making mistakes and guiding you through the strict legal framework applicable to such real estate transactions.

Marketing your property

Via its agencies, website, network of partners, publication of advertisements using various media, Zodiaque Viager guarantees good visibility for your property, with effective targeting of the methods that provide the best contacts.

Selection of buyers

To save you from organising unnecessary visits, Zodiaque Viager ensures the maturity of the buyers' projects, their perfect understanding of viager sales and their motivation and, of course, their financial solvency.

Negotiation and signature of the deed of sale

Zodiaque Viager can help you negotiate with a buyer, ensuring the best conditions for the success of your project. In collaboration with the notary, Zodiaque Viager offers its viager expertise for the formal stages of signing the deed of sale (the pre-sale *compromis* and the deed itself, *acte authentique*).

After sales services

After the sale, Zodiaque Viager will continue to provide legal and administrative assistance throughout the duration of the viager.

Furthermore, Zodiaque Viager proposes a management service to simplify the entire operation.

Ask for a free estimate

Understanding the viager calculation

FIND OUT MORE ABOUT VIAGER

Viager (Life annuity sale)

A viager project is a meeting between two parties, the seller and the buyer, offering a practical solution to their specific requirements.

The seller, generally aged over 60, has a property and wants to increase his monthly income to make the most of his remaining years. He could sell his property and move to a less comfortable home, but this would involve leaving his familiar environment, inferior living conditions, and management of a complex process (sale, acquisition, move). Finally, he would have the profit of the proceeds of the sale of his property minus the cost of moving to a smaller home, but he would have to manage this sum adequately to ensure a higher standard of living for the rest of his life…

A viager project is a good solution to counter such complexity and uncertainty: no change of environment, life-time annuity payments without having to worry about tomorrow, a lump sum paid immediately to do something special or help loved ones.

The buyer has a regular income and wants to put some aside to protect his family or in preparation for a time when his income will be reduced. Above all, he wants a safe, profitable investment and is attracted by the possibility of owning property in Monaco or along the Riviera, with the ultimate aim of moving there or making frequent visits. He is aware that the overall cost is not set at the time of the sale and will depend on how long the sellers live, but he accepts this uncertainty as part of life and knows that no investment can offer good profitability without a certain element of risk... Finally, he is happy to participate in an ethical and responsible transaction that will enable the seller to manage an active retirement under the best possible conditions.

A viager sale is a contract, recorded in an notarial deed, by which the buyer becomes owner of the property by paying:

* A lump sum in cash when the deed is signed
* Annuity payments as long as the seller(s) is(are) alive.

Viager, a long-standing tradition in France, currently represent a modern solution, perfectly adapted to the realities of the 21st century.

Traditional practice: in 1934, Lieutenant-colonel De Gaulle purchased a viager property in Colombey-les-Deux-Eglises, called "La Brasserie"; he renamed it "La Boisserie"…

The viager property market in France, as in Monaco, currently represents between 1 and 2% of all transactions.

Its development potential is high since it offers the simplest solution to today's problems:

High property prices

For owners, there is often a large difference between the value of their estate (comprising their main residence) and the level of their income, which is a source of significant frustration.

For those looking to buy, the traditional acquisition market, being very high, is difficult to enter.

Real estate remains the preferred solution for investors

Among households aged over 60, 7 out of 10 are home owners and almost all (more than 90%) have paid off their mortgages. (Source: INSEE housing survey).

82% of non-home owners would love to own their property.

The retirement funds funded by current workers are suffering obvious financial difficulties resulting in increasingly significant reductions in pension income.

The most logical model in this context of gradual pension reductions in the future is a cycle in which a person buys his main home at the age of between 30 and 50, once his level of income makes him credit-worthy and able to pay off loan instalments, and the residence is then sold as a viager property, although he continues to live there, to provide additional income after retiring.

FIND OUT MORE ABOUT VIAGER

Inhabited viager

The inhabited viager is the most common project.

With an inhabited viager, the seller stays at home, reserving his right of use and habitation, either for the rest of his life or for a certain period, defined in advance in the contract.

The transaction comprises:

* Immediate capital, called the lump sum, upon signature of the deed of sale
* Annuity payments as long as the seller is alive.

The contract can be signed by a single person or a couple. In this case, the annuity payments will be made until the demise of the last living member of the couple.

At any time, the seller can give up his "right of use and habitation" in exchange for an increase in the annuity payments, according to the terms specified in the deed of sale.

The right of use and habitation reserved by the seller is valued according to the quality of the property and the life expectancy of the seller(s). In a way, this represents the value of the "rent" paid by the seller to the buyer in exchange for remaining in the property that he has sold. The value of the right of use and habitation is deducted from the overall value of the property.

FIND OUT MORE ABOUT VIAGER

Vacant viager

With a vacant viager, the seller vacates the property, which is immediately made available to the buyer. The latter may use it as he sees fit, either living it in himself or renting it out to a third party.

The viager calculation does not include any value for the right of use and habitation and the vacant value is directly converted into a lump sum plus annuity payments.

Owners of rented properties often prefer a vacant viager project, to avoid the complications of tenant management. This solution enables the seller to receive a lump sum immediately and to preserve a regular income that is more tax-efficient than rent, since annuity payments can be tax-exempt up to 70% in France.

The transaction comprises:

* • Immediate capital, called the lump sum, immediately upon signature of the deed of sale
* • Annuity payments as long as the seller is alive.

As for the inhabited viager, a single person or a couple can sign the contract. In this case, the annuity payments will be made until the demise of the last living member of the couple.

FIND OUT MORE ABOUT VIAGER

Forward sale

A forward sale is a fixed term contract whose sale price is composed as follows: a portion is paid in cash on the day of signature and the remainder is paid in instalments over time.

A forward sale is therefore like a vendor-credit. It enables the buyer to invest at his own pace without needing a bank loan, with the guarantee of a fixed price, since the number of monthly payments is pre-determined. If the seller(s) dies(die), the monthly instalments are paid to his (their) heirs, until the end of the contract.

The seller may reserve a right of use and habitation for the rest of his life or for a period defined in advance. If the property is vacated before the end of the payments, the contract generally stipulates revision of the monthly payment.

For the seller, the forward sale offers an alternative to a traditional viager project:

* If he is too young to opt for a traditional viager, avoiding excessively long periods of annuity payments for the buyer
* To guarantee a fixed price for any situation.
* To assist his heirs in the event of early demise.

FIND OUT MORE ABOUT VIAGER

Bare-property

Bare-property sale is an operation that separates the ownership from a property for which the seller reserves the usufruct.

As well as living in his property, as for an inhabited viager, the seller can loan it or rent it out, receiving rental income.

This separation operation provides the seller with more rights over the building than with an inhabited viager, without limiting his guarantees (first-ranking mortgage, seller's privilege, termination clause).

In this case, the seller remains liable for all the charges and taxes concerning the building.

When the property is sold, the value of the bare-property can be paid:

* in full, upon signature of the deed of sale,
* as a life annuity (lump sum + annuity payments),
* as a forward sale (cash payment + instalments).

For the seller, a bare-property sale may offer an alternative to a traditional viager project:

* if he wants to keep the right to use the property as he wants
* if he wants to complement the rental income with annuity payments.

FIND OUT MORE ABOUT VIAGER

Calculation

To determine the price of a viager (life annuity sale), the following three steps must be implemented:

1. Property valuation

The property is valued according to its current market value, also taking the particularities of the viager market into consideration.

The property is valued conventionally according to its location, building, floor, comfort, work to be carried out, etc. This valuation demands excellent knowledge of the local real estate market and understanding of similar recent transactions.

The market value of the property is obtained.

2. Valuation of the right of use and habitation

If the property is inhabited, the right of use and habitation is valued according to the life expectancy of the seller.

If the seller chooses to remain in the property, reserving a right of use and habitation, this right of use must be valued exactly.

3. Determination of the lump sum and annuity payments

The value of the viager (property value – value of the right of use) is converted into a lump sum and annuity payments.

The viager price is converted into components:

* Lump sum, the sum paid by the buyer upon signature of the contract
* Annuity payments, generally made monthly, that the buyer pays the seller until the latter's demise.

FOR THOSE WHO ARE NOT AFRAID OF MATHS, THE VIAGER EQUATION CAN BE WRITTEN THUS:

Property value - Value of the right of use and habitation = Lump sum + annuity payments

FIND OUT MORE ABOUT VIAGER

Glossary

Instalment payments: regular payments of the annuity (monthly or quarterly) whose amount and payment method are specified in the sale contract.

Lump sum: amount paid by the grantor of the annuity to the annuitant, in cash, in a single instalment, on the day of the sale. This amount represents part of the sale price.

Aleatory contract: the viager contract, like insurance, gaming and betting contracts, is an "aleatory" contract governed by articles 1964 to 1983 of the French Civil Code. In the absence of “hazard”, the contract may be declared null.

Annuitant: seller of the property, to whom the annuity is payable.

Grantor of the annuity: buyer of the property, who pays the annuity.

Right of use and habitation: right for a person to remain in a property without being authorised to rent or loan it.

Mortgage: real estate guarantee taken on behalf of the seller to protect against non-payment of the annuity. In the case of a viager, this guarantee is called the "seller's privilege" and comes with a "termination clause". The termination clause enables the judge to pronounce legal termination of the contract one month after notification to pay remains unsuccessful.

Indexing: method of reviewing the amount of the annuity payment over time in order to preserve purchasing power. Annuity payment indexing is systematically included in the sales contract.

Building: generic term to mean a property, either a house or an apartment.

Bare-property: term referring to the ownership of a property without the use thereof (use and income are retained by the usufructary).

Annuity payment: amount of money paid over time by the grantor of the annuity via instalment payments, whose term is determined by the demise of the annuitant(s).

Re-sale: the life annuity contract can be re-sold by the grantor of the annuity without requiring consent from the annuitant. The life annuity payments are taken over by the new buyer under the conditions stipulated in the contract. Unless otherwise stipulated and agreed by the annuitant, there is joint liability for the annuity payment between the first grantor of the annuity and the second. The re-sale price will be fixed according to the annuity to be paid and the current value of the property.

Usufruct: the usufructary has the right to use the property but does not own it. He may neither sell it nor give it away. He may only use it and receive the benefits and income thereof.

Market value: the market value of the property determined by expert analysis.

FIND OUT MORE ABOUT VIAGER

Testimonials

Jean, 76 years old, Monaco

"I sold my three-room flat in Monaco as a viager to an Italian couple. Since then, my everyday life hasn't changed at all, except that now my monthly income really gives me the impression of making the most of life. And the lump sum meant I could treat my son and his children."

Colette, 69 years old, and René, 77, Beaulieu sur Mer

"For my wife, who has no pension, it is a relief to know that she'll have a monthly income for the rest of her life, no matter what happens. With that worry behind us, we were able to give all the lump sum to our children, which was most welcome since our grandchildren will soon be going on to higher education, which can be expensive... "

Bruno, 74, and Jacqueline, 74, Menton

"We have no children and since we sold our flat as a viager, but continue to live there, we have begun a whole new life! We take a trip every two months! Life is much more pleasant with a bit more income."

Rémi, 49, Paris

"I have just bought my third viager. I am lucky enough to be earning well at the moment, so I save to build up a solid estate. It's very simple to do, the monthly payments of my viager represent my savings."

Jean-Marc, 34 years old, Monaco

"I bought a viager in Monaco. Property prices are high there, but the life annuity system makes it affordable for me. It means ultimately becoming a property owner in Monaco and being able to make the most of all its advantages."

Simon, 38, Nice

"Right now, I think viagers are the best financial investment, offering good profitability with a relatively low risk. I prefer to invest in property in a favourable context, rather than risking my money on the stock exchange... "

INVESTING IN A VIAGER

Why invest in a viager?

**Life annuity property: a new class of asset**

A viager investment offers an interesting alternative to more traditional investment opportunities.

The profit/risk ratio is attractive, enabling an investment strategy to be developed based on:

* Diversification of managed assets
* Limitation of the overall risk of an asset portfolio
* Optimal medium/long term profitability

Life annuity property sales are financial instruments that demand excellent knowledge of the basic mechanism. Analysis of the probabilities of achieving different IRRs (Internal Rates of Return) is fundamental to enable the viager project to be compared with other investments and decisive in the choice of the best solution to be implemented.

Zodiaque Viager can help you to understand this investment mechanism.

Our experts have the financial and real estate culture necessary to guide you in your choice of the best investment, according to your specific needs.

Investors, financial experts, visit our agency, Place des Moulins in Monaco, to find out more about this new class of asset and its many advantages.

I

**Inhabited viager vs rented property investment?**

Investors attracted by real estate and searching for the best possible means of developing their estate often raise this question.

An investor with available capital and saving capacity is faced with two options:

1. Investing in an inhabited viager, with a theoretical investment horizon that corresponds to the life expectancy of the seller(s)
2. Purchasing property for the amount of the available capital and seeking return in the form of rent

Comparison of the return of these two forms of investments highlights the fact that:

* Rental investment offers a very stable IRR over time, improving slightly as the years pass (amortization of purchase costs). Profitability rates remain low, less than 3%. The rental risk exists (rate of occupancy, payment of rent).
* Inhabited viager offer highly variable IRRs: very high if the contract duration is very short and slowly deteriorating if the contract goes beyond the life expectancy of the seller(s). Depending on the profile of the survival probability of the seller(s), the resulting average IRR is generally between 6 and 9%.
* Both investments offer the possibility of additional benefit from an increase in real estate prices, which is not included in the previously described profitability calculations.

An inhabited viager therefore offers a much higher potential profit, although volatility is also greater. These characteristics mean such investments can make an intelligent addition to an asset allocation strategy.

INVESTING IN A VIAGER

How to invest in a viager?

Zodiaque Viager can help you with the strategy and implementation of your viager investment, throughout the investment process:

* • Definition of objectives: profitability, investment horizon, etc.
* • Definition of the investment strategy
* • Preparation of the specification (geographic area, market liquidity, building quality, age of annuitants, etc.)
* • Detailed analysis of the various viager operations
* • Choice of investments fulfilling the specification defined and validated with the client
* • Assistance throughout the acquisition process (selection, negotiation, signature before the notary, etc.)

• Monitoring of the entire operation

PARTNERSHIP

Becoming a partner

Zodiaque Viager specialises in viager transactions and shares its expertise with its partners.

Partnership with estate agencies

Zodiaque Viager works hand in hand with estate agencies facing demand for viager sales. Zodiaque Viager provides them with the tools and methods to enable balanced construction of the operation and attractive presentation of the product to investors. Zodiaque Viager has also developed a specific scale for Monaco, taking into account the particularities of the local market.

To ensure visibility for the various products proposed for sale and to present them under the best possible conditions, Zodiaque Viager offers its partners access to its web portal, where buyers and investors interested in viager projects can find all the information relevant to the products for sale, and advice to help them make up their minds.

Partnership with financial intermediaries

Zodiaque Viager also works with financial institutions (private banks, estate management consultants, Family Offices and Trusts) seeking high performance investment mechanisms, favouring diversification of the asset portfolios they manage.

Viager, bare-property and forward sale projects offer a range of solutions to build tailor-made estate strategies to meet specific needs.

Zodiaque Viager also helps institutional clients to understand viager investments and to model and develop mutualised viager funds.

PARTNERSHIP

Estate agencies

Our shared objectives:

* • To propose new solutions to your seller and/or buyer clients
* • To generate new real estate transaction opportunities

We provide:

• Unique expertise in the viager market

• Appropriate communication means

• The structure required to manage the entire viager process

• An alternative solution for developing your clientele

• Strict legal inspection of each file, to reassure all the parties involved

Sellers

• Real estate expertise (by our estate agent partner)

• Viager expertise (wealth diagnosis, life annuity calculations, recommendations and guidance)

Buyers

• Real estate analysis

• Financial analysis

• Risk analysis

• Guidance in the choice of a viager investment to match specific needs

PARTNERSHIP

Private banks, CGPI (independent asset management advisers), Family Offices

Our shared objectives:

* • To propose new solutions to your asset management clients
* • To generate new investment opportunities and offer a diversification solution for all your clients

We provide:

• Unique expertise in the viager market

• The structure required to manage the entire viager process

• An alternative solution to ensure loyalty and develop your clientele

• Strict legal inspection of each file, to reassure all the parties involved

Sellers

• Real estate expertise

• Viager expertise (life annuity calculations, recommendations and monitoring)

Our financial partner carries out the wealth diagnosis

Investors

• Real estate analysis

• Financial analysis

• Risk analysis

• Guidance in the choice of a viager investment to match specific needs

PARTNERSHIP

Trusts and institutional clients

Our shared objectives:

* • To build an alternative investment offer
* • To model an investment offer with a very attractive performance/risk ratio

We provide:

• Unique expertise in the viager market

• The structure required to manage the entire viager process

• Strict legal inspection of each file, to reassure all the parties involved

Viager portfolios and mutualised viager funds

• Guidance for defining the investment strategy

• Guidance for modelling the business plan

• Selection of the underlying

• Participation in investment and arbitration committees

ABOUT US

As an off-shoot of AGENCE LE ZODIAQUE, which has been developing its rental management and real estate sales business in Monaco (Place des Moulins in Monte-Carlo and rue Caroline in La Condamine) since 1974, our two ZODIAQUE VIAGER offices provide experts to explain the advantages of viager sales and to propose the best house, villa and flat opportunities in both Monaco and the eastern part of the Côte d’Azur as viager, bare-property or forward sale projects.

See the details of our Monaco agency and our contact information.

Our team members are qualified and experienced:

* • Fabrizio Battaglia, Director of Zodiaque Viager, Master from Paris Dauphine university, EMLV Paris La Défense management school, graduate engineer from Torino's Politecnico, life annuity expert
* • Gabrièle Silli, Manager of Agence Le Zodiaque Caroline, Co-founder of Agence Le Zodiaque Caroline, expert in property evaluation and real estate consultant.
* • Agnese Corona, Manager of Agence Zodiaque Les Moulins, specialised in real estate management, expert in property evaluation and real estate consultant.
* • Jean Deloffre, Assistant director of Agence Le Zodiaque, ESSEC graduate, graduate engineer from INSA Lyon, financial and real estate consultant.
* • Jean-Christophe Personnat, Director of Agence Le Zodiaque, ESCP graduate (Paris business school), MBA from Columbia.

They are supported by experts:

• legal experts, working throughout the viager project process,

• tax experts, able to understand each individual tax situation depending on country of origin and place of residence and to assess the relevance of a viager ~~life annuity~~ sale or purchase.

Our website provides clear information on the various forms of viager projects, their advantages for both sellers and investors and a page on calculation and evaluation.

Our viager advertisement page proposes flats of all sizes, houses and villas in Monaco, as well as in [Menton](http://www.zodiaqueviager.com/immobilier/tout/immo-menton-06/), [Nice](http://www.zodiaqueviager.com/immobilier/viagers/immo-nice-06/bien-appartement/), [Roquebrune Cap Martin](http://www.zodiaqueviager.com/immobilier/tout/immo-roquebrune-cap-martin-06/), Beausoleil, Cap d’Ail, Beaulieu sur Mer, Villefranche sur Mer, Saint Jean Cap Ferrat and Eze, depending on available opportunities.

IN THE PRESS

LA GAZETTE DE MONACO ON THE ADVANTAGES OF VIAGER PROJECTS

La Gazette de Monaco, the oldest publication in Monaco, investigated viager transactions in its March 2016 edition, including an interview with Fabrizio Battaglia, Director of Zodiaque Viager. A very interesting article available for download…

ASK FOR A FREE ESTIMATE

A viager transaction is a simple and effective solution to provide you with additional income.

Zodiaque Viager, your viager specialist in Monaco and the Riviera, invites you to discuss the legal, tax, inheritance and personal aspects of your project, with no obligation.

Our team of experienced professionals can help you to assess the feasibility and advantages of a viager project, regardless of your background and nationality.

Step 1

Before anything else, we need to know the type of property that you want to estimate

Apartment

House / villa

Other

Step 2

A detailed description of your property will help us to evaluate it more accurately.

Surface area in m² \*

City\*

Number of rooms\*

Postcode\*

Additional information.

What is your property like? The bedrooms? The bathrooms?

Does it need any work doing on it?

Step 3

Please provide your contact details and we will be in touch as soon as possible.

ABOUT YOU

Surname / First name\*

City\*

Telephone \*

Email \*

\* Mandatory fields

That's all!

Send your estimate request