Le Bon Viager
Analysez. Comparez. Investissez en toute confiance.

Le Bon Viager is a decision-support tool for French viager investments. Analyses, scores and simulations are provided for informational purposes only and do not constitute legal, tax, financial or investment advice. Any investment decision remains your sole responsibility.

French Viager Purchase Checklist for Non-Residents

16 essential checks for buying a French viager as a non-resident.

This checklist covers the key steps involved in buying a French viager as a non-resident. Print it or save it as a PDF to track your progress throughout the purchase.

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Full guide: lebonviager.fr/en/guides/buy-french-viager-non-resident-process

BEFORE MAKING AN OFFER

- [ ] Financial analysis (Internal Rate of Return (IRR), NPV, longevity scenarios)
- [ ] View the property
- [ ] Choose a French notary
- [ ] Verify viager type (occupied, free, bare ownership)
- [ ] Read reversion clause if the viager is on two lives

PREPARE YOUR FILE

- [ ] Passport or valid ID
- [ ] Proof of address abroad
- [ ] Evidence of the source of funds
- [ ] Marriage certificate or marital status documents (if applicable)

BEFORE SIGNING

- [ ] Power of attorney prepared (if remote signing)
- [ ] Property insurance
- [ ] Bouquet transfer scheduled
- [ ] Standing order for annuity

AFTER COMPLETION

- [ ] Record future annuity indexation dates
- [ ] Organise property management and co-ownership matters
- [ ] Review French tax reporting requirements with a tax adviser

Before making an offer

-> Run the numbers with the Le Bon Viager calculator
-> Check IRR, NPV and longevity scenarios
-> Compare several assumptions before any decision

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