



SEIT

1849

HOERNER BANK

AKTIENGESELLSCHAFT

#inheritwithconfidence



More than 175 years' experience

As one of the oldest and largest heir
research companies in Germany, we are
here to assist you reliably with all estate
matters.

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Hoerner Bank AG

We boast over 175 years of tradition and experience

The foundations for Hoerner Bank AG as we know it today were actually laid back in the year 1849 with the establishment of an “Agency for Emigrants to America”. Today we are more than just a renowned private bank – we are also one of the longest-established and largest heir research firms in Germany. What’s more, we also count among the leading global players in this industry.

As a private financial institution, Hoerner Bank AG has its roots in the Heilbronn-Franken and Rhein-Neckar-Odenwald regions. We are dedicated to our customers first and foremost – and able to capitalize on our independence in order to safeguard their interests. For us, our customers are like partners. That’s why our relationship is always a bit more personal than elsewhere.

Our philosophy

At Hoerner Bank AG, we do not believe in growth at any price but rather in building a sound partnership. More than 175 years of company history would not have been possible without the trust of our customers, clients and business partners. But we are also aware that trust is something that we must continue to earn on a daily basis. This is why dependability and reliability are two main pillars of our company policy – whether we are searching for heirs, handling complex financial investments or financing private investment activities.

As a private bank, we are able to act freely on behalf of our customers, clients and business partners as well as the heirs we find:

Everything we do is done in your interest.
Our focus is on you.
And it is all to your benefit.

We are able to concentrate fully on your success, using our core competencies and creativity without the limitations of corporate policy. We have safeguarded this independence over numerous decades. As a result, our only obligation is to you, which means we can respond to your needs rapidly and flexibly.

Our customers, clients and business partners are always at the heart of everything we do. It is our aim to develop a business relationship that bears testament to the wishes and interests of both parties. And to achieve this goal, we apply the highest standards to the personal and professional qualifications of our employees and executive staff.

Our history



- **1849**
Foundation of an agency for emigrants to the USA
- **1903**
US banking business of Eugen Hoerner
- **1934**
Eugen Hoerner GmbH specialist banking business for collecting inheritances in America
- **1956**
Change of company name to Hoerner Bank GmbH
- **1996**
Conversion from Hoerner Bank GmbH to Hoerner Bank Aktiengesellschaft, with DM 10 million in equity capital
- **1998**
Capital increase to DM 15 million, total assets exceed DM 100 million
- **2001**
Foundation of Hoerner Immobilien GmbH
- **2003**
Establishment of the Berlin office
- **2005**
Foundation of Hoerner Polska Solka z o. o. in Warsaw
- **2008**
Establishment of the Hamburg office
- **2015**
Establishment of the Munich office
- **2018**
Inauguration of the new bank premises in Heilbronn
- **2019**
Awarded a distinction as one of the best asset managers in Germany by WirtschaftsWoche
- **2021**
Volume of customer deposits handled exceeds €400 million; establishment of the Cologne office
- **2022**
Volume of customer deposits handled exceeds €500 million
- **2024**
175th anniversary
- **2025**
Awarded a distinction as one of the best asset managers in Germany by WirtschaftsWoche for the seventh consecutive year; volume of customer deposits handled exceeds €800 million
- **2026**
Establishment of the Mosbach Branch

Estate management

International heir research and settlement of estates

All traditions have to start somewhere. Could Eugen Hoerner have ever expected that his American banking business – which was originally founded by his grandfather as an agency for emigrants to the USA – would develop over the decades into one of the oldest and leading global heir research companies?

And it is precisely this 175-year tradition that is to your advantage. We are by no means newcomers in the complex field of handling inheritance matters around the world. You benefit from the decades of experience and expertise of our dedicated team of qualified lawyers, law officers, legal experts qualified to act as a probate judge in estate matters in Baden-Württemberg [Württembergischer Notariatsassessor] and historians.

We specialize in searching for heirs and procuring certificates both in Germany and overseas. In addition, we handle the financial settlement of estates. We also offer our services to courts to act as the executor of a will.

Your contacts

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Qualified Lawyer | Authorized signatory |
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Our head office is located in Heilbronn. We also have offices in Berlin, Hamburg, Cologne, Mosbach, Munich and Warsaw.



Become an heir, legitimately and with confidence

We identify and locate the decedent's heirs in inheritance matters where no, or only some, relatives are known. Or in cases where the heirs are already known, we can take on the financial settlement of complex estates.

Have you received a letter from us regarding a search for heirs?

Then, according to our research, you qualify as one of the persons we are searching for as heirs to an inheritance matter we are working on. As a rule, this will be an estate that was accrued just a few years ago, where estate funds do indeed exist. This does not mean that the decedent was a customer at our bank. Rather, we are tasked with such research in our capacity as specialist heir researchers – usually by probate courts, judicial estate administrators and other offices concerned with estate matters. Please feel free to contact us at any time if you have any further questions.

As a private bank in Germany, we are regulated by the German Financial Supervisory Authority [BaFin] and are also a member of several banking associations.

Our services as heir researchers

- Finding the co-heirs in order to complete a community of heirs
- Procurement of certificates both domestically and abroad
- Assistance obtaining proof of heirship in the country concerned
- Financial management and settlement of the estate matter

No matter whether the accrual of inheritance is in Germany or overseas: we boast a global network of correspondents and are therefore able to act on your behalf around the world.



Our team

of more than 100 colleagues comprises numerous genealogical experts and legal professionals and has long-established relationships with correspondents, archives, courts and associations around the globe.

Our partners

are based in some 100 locations worldwide. In addition to the former Eastern territories of Germany and Eastern Europe, we also enjoy an excellent professional reputation in the whole of Europe and in the USA.

Our archives

for heir research have been compiled as a result of decades of genealogical work by our specialists and are of immense importance to the success of our company and our work.

Our success

is built on our unique history. And as one of the oldest and largest heir research firms, Hoerner Bank AG is also among the leading global players in this field.

Generation management & executorships – plan ahead

Have you already thought about making arrangements for your estate? As an experienced heir research company, we not only locate heirs, but also handle succession planning and executorships. We handle complex executorships efficiently and in full compliance with the law. When faced with difficult or emotionally challenging situations, it is particularly advisable to appoint an impartial and qualified executor – and this is a role we take on with the utmost responsibility and expertise.

What's more, as an independent third party, we ensure that instructions stipulated in the will are implemented and conditions duly fulfilled. We take care of the financial settlement from start to finish in a professional and efficient manner. Further, we are also happy to take on long-term ("permanent") executorships.



Appointing a professional executor also relieves the strain on heirs at such a difficult time – not just in terms of organization but also with the emotional and legal aspects.

And as a legal entity we are here to support you in the long run – at present, in a few years' time or for decades to come – no matter how personal circumstances change. We would also be happy to assist you when it comes to planning your succession in advance.

If you would like further details about generation management or executorship, please get in touch with us.

Your contacts

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Questions and answers



Have you been contacted by us as a potential heir within the scope of an estate matter? Here are answers to the most frequently asked questions.

Did the decedent have an account at Hoerner Bank AG? Or why is Hoerner Bank AG involved in the estate matter?

International heir research and the financial settlement of estates have been the established business of Hoerner Bank AG (or its predecessor as a company) since 1849. We are usually tasked with heir research by court-appointed judicial administrators, sometimes even by the probate courts themselves or other offices that deal with estate matters. We also started operating in conventional banking business in 1996. Our offices in Berlin, Cologne, Hamburg and Munich are not bank branches, however, but rather part of the heir research and estate administration departments. When we embark on a search for heirs, this does not usually mean that the respective decedent held an account at Hoerner Bank AG.

We have partners at over 100 locations worldwide. In addition to the former Eastern territories of Germany and Eastern Europe, we also enjoy an excellent professional reputation in the whole of Europe and in the USA.

Where can I check whether Hoerner Bank AG is reputable?

- Ask at your own bank
- Ask the judicial officers at the local probate court
- Ask at a police station, showing them our letter, in order to rule out that it is a scam

Am I entering into any financial risk by granting mandate?

No, that is completely out of the question. We guarantee you this unconditionally.

Our fee is calculated as a percentage of the amount due to you after deduction of estate liabilities. So your inheritance share will always be in plus.

Furthermore, Hoerner Bank AG works on a contingency basis, as do the partners with whom we cooperate to assert your inheritance claim. It therefore simply does not make sense for us to take on indebted estates.

If, contrary to expectation, there are no assets to be paid out or you are not determined as an heir after all, we guarantee that you will not incur any costs – be it from us or our partners. You will not have to make any payments to us in advance.

The majority of the heir research matters registered with us from overseas originate in the USA, Australia, Canada and England. Pursuant to the inheritance law applicable in these countries, the heirs are not held liable for any estate debts. In all other countries, we ensure through our local partners that there is no risk of liability for our clients.

Is it possible to receive personal (non-valuable) items from the decedent's estate?

If there are any personal items or paperwork belonging to the decedent that were not already disposed of by the estate administration then we are happy to try and secure these via our local partner or attorney.

Do I have to take any action myself regarding settlement of the estate or to contact co-heirs?

No. Once power of attorney has been granted, we take on the entire task of settling the estate for you.

Do you still have any questions? Then please do not hesitate to contact us.



What heirs have to say about us

Our clients are best placed to judge the level of satisfaction in our work.



It was exciting to follow how the American authorities worked slowly yet tenaciously and brought this matter to a successful conclusion. Legal terms are difficult – or impossible – for laypeople to understand at the best of times. I would like to thank you for your labour-intensive and complex support, without which the family inheritance would have probably been lost.

– Ulrike L.



I would like to thank Hoerner Bank for the successful completion of the estate matter. It was a very complex case due to the large community of heirs, the comprehensive family relationships and research in Poland.

– Lars H.



I am very grateful for your speed and efficiency in solving my doubts, which are also those of the Hoerner Bank. Your cordiality and wisdom in all this time have given me the desire to meet you one day and give us a big hug. A greeting for you and affection to your family.

– J. Ilich



I would again like to thank you so much for settlement of the inheritance matter. Even though there was no contact in person, I have to say that I felt well taken care of and the entire process was and is great advertising for Hoerner Bank. I had no clue as to how to handle an inheritance matter in America (I had already had contact with the consulate in the USA before I received your information) – nor would I have had the language skills ... not to mention the legal knowledge. I would like to wish you all the best for the future – I will certainly recommend you!

– Martin J.



I would like to thank you very much for the competent and friendly support. I felt at ease contacting you if I had any questions as you were so open and friendly and always took the time to explain things to me in a way that I could understand. You provided me with all the information I needed quickly and in a straightforward manner and always kept me up-to-date. I was very satisfied and would confidently place my trust in you and Hoerner Bank again.

– Erna H.



I thank you for your many years of attention, patience, invaluable help and the successful conclusion of our problem! Without your understanding, perseverance and professionalism, this would be impossible. Thank you for your trust. I hope that the new year will bring you health, luck and gratitude of those around you.

– Rozaliia T.



I would like to thank you once again for your support in this estate matter. After initial suspicion on our side, you won us over with your confident and professional approach. I am glad that you were able to trace the legal heirs in the meantime and were therefore able to conclude this mandate.

I wish you continued success in your work. It is good that institutions like your company exist, despite having to counter (unfounded) prejudices.

– Ulrich H.



I would like to thank you for the extensive heir research. It is very interesting to see the magnitude such a case without a will can assume. This explains why it takes so long to conclude the matter. The inheritance came as a surprise and I was very pleased with it. Best regards.

– R. Brecht

Read more:

www.hoernerbank.de/en/testimonials

Wealth management

Effective finance and real estate planning and also long-term wealth building are closely linked to "freedom". As a private bank, we enjoy a particular independence, which we can employ to help you prosper. Without restrictive corporate guidelines, we can use our strengths to focus on your financial success. We are in the fortunate position to be able to place your individual, personal and financial interests at the heart of all our operations.

Assets & finances

Aside from our investment advice, managing your assets is one of Hoerner Bank's classic services and has a long-standing tradition.

Asset advisory services

Asset management

Generation management

As an independent private bank, when we provide asset advice we are committed exclusively to you. Benefit from our independence, which enables us to act in your best interests unhindered by guidelines or obligations. Our focus lies on consultation on assets and securities, asset management and generation management.

Are you interested in our wealth management services? Feel free to contact us at any time for additional information or allow us to advise you in person.



Your contacts

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Real estate

Real estate expertise at Hoerner Bank AG can successfully hold its own: Managing and brokering private homes and other real estate in the Heilbronn/Stuttgart area as well as the Rhein-Neckar district for more than sixty years now. The capable team of experts at our subsidiary Hoerner Immobilien GmbH has been able to support you with regard to all real estate related matters since 2001. As a member of the IVD, the German Real Estate Association & Federal Association of Real Estate Advisors, Agents, Managers and Experts, we also belong to one of the most influential committees within the German real estate market.



Real estate management and services

Hoerner Immobilien GmbH and its experts offer you a vast range of services for the home you already own or wish to buy in the Heilbronn/Stuttgart area and within the Rhein-Neckar district. Our experts would also be happy to assist you in selling your property anywhere in Germany. We have a nationwide network of experts in the fields of appraisal, management and marketing of probate real estate.

Real estate financing

As in all departments at Hoerner Bank AG, we are also independent and flexible when it comes to meeting your individual financing needs. We compare mortgage and loan offers from over one hundred banks across Germany on your behalf – taking government incentive or subsidy programs, currently available special conditions and optimum repayment models into consideration – and bring transparency to the finance maze. This makes it much easier for you to choose the finance concept that best suits your needs.

Your contact

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