

Why Guernsey Continues to Attract Family Offices

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By **Jake Magell**, 12th May 2026

As international families become increasingly mobile and wealth structures more sophisticated, the way in which wealth is held, managed and passed to future generations has become more complex. Cross border assets, family members living in multiple jurisdictions and the need for long term succession planning have all contributed to a growing demand for well governed and flexible family office structures.

In that context, Guernsey has continued to strengthen its position as a leading international finance centre for family offices and private wealth structures, offering stability, substance, regulatory credibility, confidentiality and structural flexibility.

The island combines political and economic stability with modern legislation, experienced professional service providers and a tax environment that remains attractive to High-Net-Worth Individuals (HNWI), their families and their family offices.

A Jurisdiction Built Around Private Wealth

Guernsey has a long-established reputation in fiduciary and private client services. It has developed a sophisticated infrastructure supporting trusts, companies, foundations and investment structures.

Guernsey's corporate and private wealth laws provide a modern framework through which family wealth can be structured and administered efficiently. These laws have been designed to provide flexibility without compromising governance standards.

Guernsey also remains attractive from a tax perspective, with no capital gains taxes, inheritance taxes, wealth taxes or VAT. The standard rate of corporate tax for companies is 0%, although certain regulated activities may be taxed differently.

For individuals relocating to the Island, tax caps are also available in certain circumstances, allowing individuals to limit their liability on Guernsey source income or worldwide income.

Not every family requires a fully staffed single-family office from the outset. In practice, many families move through different stages as wealth becomes more international, decision-making more formalised and the need for coordination across legal, tax, fiduciary, and investment advisers increases.

For some, the first step is the consolidation of administration and governance under a professional fiduciary provider, creating efficiencies while improving oversight and continuity. As wealth grows and family requirements evolve, structures can then be adapted to reflect family governance arrangements, the specific needs of the family, successional objectives, philanthropic priorities or direct investment strategies.

Guernsey is particularly well placed to support this progression due to the breadth of services available on the island, including fiduciary, legal, accounting, investment and fund administration expertise.

Structuring Options Commonly Used for Family Offices in Guernsey

Guernsey Companies for Family Offices

Guernsey companies are a flexible and commonly used option within family office structures, often forming the foundation for holding investments, business interests or property.

They can typically be incorporated efficiently, require no minimum capital and allow for a straightforward governance setup with a single director. While there is no requirement to publicly file accounts, economic substance considerations will apply. Different classes of shares can also be issued with varying rights depending on the status of or goals required to be achieved for family members.

Guernsey companies are often used where families are looking for a simple, efficient vehicle for ownership and succession planning, with further detail depending on individual circumstances.

Private Trust Companies (PTCs)

Private Trust Companies, commonly referred to as PTCs, remain one of the most widely used structures for wealthy families.

A PTC acts as trustee to underlying family trusts, allowing decisions relating to trust assets to be made by a board of directors that may include family members, senior executives and trusted external advisers.

This approach can support greater family involvement, clearer decision rights and stronger continuity, while still preserving the governance discipline that advisers typically seek in long-term wealth structures.

Historically, PTCs have often been owned through purpose trusts to avoid issues surrounding direct ownership and control. While effective, these arrangements can add additional layers of administration.

The Guernsey Private Trust Foundation (PTF)

An alternative increasingly considered by families is the Guernsey Private Trust Foundation (PTF). Established under the Foundations (Guernsey) Law 2012, a foundation has its own legal personality and can act as trustee of family trusts in much the same way as a PTC, while often appealing to families seeking a strong governance platform without the complexities of share ownership.

The structure removes the need for separate ownership layers above the trustee vehicle and can therefore simplify both administration and ongoing management.

As the foundation itself has no shareholders, it can also provide a useful solution where families are seeking an orphan structure with long term continuity.

Family members and trusted advisers can still be involved through appointment to the foundation council, allowing participation in governance and decision making without direct ownership complications.

For many internationally mobile families, this combination of simplicity, flexibility and governance is particularly attractive.

Note: Acting as a Trustee is a regulated activity in Guernsey under “the Fiduciaries Law”. As such, both PTCs and PTFs must apply for a licence, or for permission to operate without a license (“limited permission”) from the Guernsey Financial Services Commission (GFSC). The granting of such a license or limited permission is subject to a number of conditions which are detailed on the GFSC website.

Family PIF (Private Investment Fund)

A Family PIF is a viable option to provide a regulated family office, providing a simplified and flexible collective investment scheme (CIS) for wealth planning.

A Family PIF is only open to investors who share a family relationship or are eligible employees of the family. As part of the PIF application, the PIF’s administrator must provide the Guernsey Regulator with a declaration that effective procedures are in place to ensure that all investors fulfil the family requirement.

This is becoming a popular structure where there are multi-generations and operating under a regulated structure alongside professional advisors can be an efficient and fair mechanism in considering all investors requirements. It also has the means to introduce family members into the governance of the PIF working alongside professional advisors. Furthermore, the PIF creates a track record of managing a CIS should in the future the PIF wish to apply and change its licencing to also manage other family’s wealth.

Why Guernsey Continues to Matter in Long-Term Family Office Planning

For family offices, jurisdictional choice is rarely driven by tax alone. For HNW families and their advisers, the more decisive factors are resilience, regulatory confidence, access to specialist expertise, governance quality and the ability to adapt structures over time as family priorities evolve.

This is where Guernsey continues to stand out.

Its long-standing private wealth expertise in fiduciary services, modern legal framework and ability to accommodate a range of private wealth structures have made it a

jurisdiction that continues to appeal to international families looking for practical and well-regulated solutions for the preservation and administration of wealth across generations.

Additional Information

For further information on private wealth structures and their management, please contact a member of the [Guernsey team](mailto:advice.guernsey@dixcart.com) at: advice.guernsey@dixcart.com

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