

# Relocation to the Isle of Man.

---



 **Abacus**

[abacustrustgroup.com](http://abacustrustgroup.com)





# Welcome to the Isle of Man.

---

*For many years, the Isle of Man has welcomed individuals and families seeking a combination of safety, stability, natural beauty, and highly attractive personal and corporate tax rates.*

The Island offers a compelling blend of culture, heritage, and distinct identity. Commutes are rarely more than 30 minutes, and the pace of everyday life is notably more manageable.

The coastline, countryside, and sense of space are always within reach, supporting a more effective use of time across work, family, and personal priorities.

The Isle of Man is exceptionally well positioned, with regular short flights to key UK cities. Liverpool

and Manchester are typically around 30 minutes away, with connectivity to London in an hour.

---

*Alongside this, the Island offers a strong sense of community, where individuals and families feel both secure and supported.*

---

INDEPENDENCE • INTEGRITY • INSIGHT

COVER PHOTOGRAPH: DOUGLAS MARINA, ISLE OF MAN  
Credit: Panmaule

[abacustrustgroup.com](https://abacustrustgroup.com)







# Why the Isle of Man.

---

*The Island provides an exceptional standard of living, underpinned by low crime levels, a reassuring level of personal safety, high-quality education, and excellent healthcare.*

A clear and competitive tax environment, including no capital gains tax and no inheritance tax, enables individuals to structure their wealth efficiently while planning for the long term with confidence.

The Island's economic framework is stable and well managed. In its 2026 budget, the Isle of Man Government announced revenue spending of £1.47 billion, equivalent to £18,280 per person, reflecting sustained investment in infrastructure, public services, and long-term resilience. In January 2026, the Island was ranked the third safest place to live globally in the Global Residence Index, behind Liechtenstein and Andorra, reflecting

its political stability, low crime levels, and overall risk profile.

The Isle of Man is also the world's only entire nation designated as a UNESCO Biosphere. This recognition reflects the balance achieved between its community, economy, culture, and natural environment.

---

*A safe and stable jurisdiction, designed to support long-term confidence in both lifestyle and financial decision-making.*

---

PERSONAL • PROACTIVE • BESPOKE

[abacustrustgroup.com](https://abacustrustgroup.com)







# Tax & financial advantages.

---

*The Isle of Man provides a predictable financial framework.*

## **Key features include:**

- No capital gains tax
- No inheritance or wealth taxes
- No stamp duty
- 0% standard rate of corporation tax across most sectors
- No withholding tax on dividends or interest.

## **Personal taxation:**

- 10% standard rate and 21% higher rate of income tax
- Tax-free personal allowance of £17,000 (2026/27) for individuals
- £34,000 personal allowance for jointly assessed couples.

## **Tax cap:**

- Annual income tax liability can be capped at £220,000 for individuals and £440,000 for jointly assessed couples (subject to election)

- Provides certainty for individuals with higher levels of income
- Typically applies over a multi-year period.

The Isle of Man's fiscal framework is supported by a network of international tax agreements and a VAT and customs relationship aligned with the United Kingdom. For qualifying individuals, additional incentives may be available, particularly for those establishing or developing businesses on the Island.

---

*Predictable taxation, in an increasingly uncertain environment.*

---

[abacustrustgroup.com](https://abacustrustgroup.com)







# Connectivity & lifestyle.

---

*The Isle of Man combines strong connectivity with flexibility in how individuals travel and operate.*

Frequent air links provide direct access to the UK and Ireland, ensuring business and personal commitments can be easily maintained.

In addition to air travel, the Island benefits from daily ferry connections to the UK and Ireland, allowing for convenient passenger and vehicle travel throughout the year.

For those travelling privately, the Island is supported by private aviation providers offering charter services, with dedicated on-Island support. Helicopter access is also widely used by residents, providing additional flexibility for regular travel.

The Island has well-established marina facilities in Douglas and Peel, providing secure berthing and access to local amenities. Combined with the

Isle of Man's internationally recognised ship and yacht registry, and a mature professional services network, the Island provides a practical and well-regulated base for those with more significant maritime interests. Despite this level of connectivity, life on the Island remains balanced and well paced.

Short distances, minimal congestion, and close proximity to key services enable individuals to move seamlessly between professional commitments and personal priorities.

---

*Close to everything that matters, removed from what doesn't.*

---

PERSONAL • PROACTIVE • BESPOKE

[abacustrustgroup.com](https://abacustrustgroup.com)







# Property & living.

---

*The Isle of Man offers a diverse and accessible real estate market with a wide range of lifestyle options.*

There are no restrictions on property ownership, and the acquisition process is simpler than in comparable jurisdictions.

The Island provides a broad mix of housing, from contemporary apartments in Douglas to coastal homes and rural properties. Each town and village offers a distinctive character, enabling individuals and families to select an environment aligned to their lifestyle preferences.

In addition, the market offers exceptional value, providing more space, higher-quality homes, and greater accessibility than is typically found elsewhere. This allows for a more considered approach to both immediate relocation and longer-term lifestyle planning.

For many, the move is as much about how life is experienced as it is about location. Greater access to space, proximity to the outdoors, and a more manageable pace of living combine to create a setting where day-to-day life feels both more flexible and more considered, supporting long-term personal and family priorities.

---

*A change that reshapes  
not just where you live,  
but how you spend your  
time and experience  
everyday life.*

---

[abacustrustgroup.com](https://abacustrustgroup.com)







# Tax & estate planning.

---

*Relocation to the Isle of Man creates an opportunity to align wealth, tax, and estate planning.*

The team at Abacus works seamlessly with our clients' existing tax advisers to ensure specialist advice is accurately implemented.

In addition to structure-related services, we support individuals, entrepreneurs, investors, and businesses with Isle of Man tax compliance.

This includes the preparation and submission of personal, payroll, and corporate tax returns, alongside VAT advisory, accounting services, and the preparation of financial statements and management accounts.

For clients with more complex arrangements, such as property

portfolios, shareholdings, or managed investments, our experienced team manages reporting in full, ensuring accuracy, timelines, and efficiency.

A coordinated approach ensures relocation, structuring, and ongoing administration are integrated from the outset.

---

*A coordinated approach ensures tax, wealth, and estate planning work together effectively, with experienced advisers providing oversight.*

---

PERSONAL • PROACTIVE • BESPOKE

[abacustrustgroup.com](https://abacustrustgroup.com)







# Case study: Entrepreneurial relocation.

*An Abacus client, a UK-based entrepreneur, relocated to the Isle of Man following a liquidity event, seeking a more efficient environment from which to manage wealth and future investment activity.*

Working in conjunction with the client's UK tax advisers, the team supported the transition to Isle of Man tax residency and established and now manage a structure aligned to their long-term objectives.

The client acquired property on the Island, benefitting from a straight-forward purchasing process and the absence of stamp duty. The practical

aspects of relocation were managed efficiently, allowing focus to shift to longer-term planning.

Ongoing administration and reporting requirements were consolidated, ensuring greater consistency and the client benefited not only from the Island's fiscal framework, but also from a more coordinated and manageable approach to wealth planning.

*No action should be taken on the basis of this brochure, nor should it be construed as amounting to tax, legal or VAT advice. Suitable, specific and professional advice should always be obtained in respect on any particular issue.*

[abacustrustgroup.com](https://abacustrustgroup.com)

INDEPENDENCE • INTEGRITY • INSIGHT







PERSONAL • PROACTIVE • BESPOKE



[abacustrustgroup.com](https://abacustrustgroup.com)

Abacus Trust Company Limited is licensed by the Isle of Man Financial Services Authority.

Abacus Financial Services Limited is licensed by the Isle of Man Financial Services Authority.

Abacus Tax (Isle of Man) Limited is registered as a designated business with the Isle of Man Financial Services Authority.