



All Insured

The 2026 ISLAND LEGACY Guide

Private Wealth &
Insurance Succession
in a Shifting Decade

50+

Years Of Combined
Experience



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IS YOUR 2026 SUCCESSION PLAN STILL FIT FOR PURPOSE?

As we move further into the decade, the landscape for wealth in the Channel Islands has evolved. From updated digital probate regulations to the shifting global tax environment, "standard" life insurance is no longer enough for the Island's most successful families.

We have released the 2026 Island Legacy Guide, which outlines how to use high-value life insurance as a modern liquidity tool to protect your estate from 2026 market volatility and inheritance complexities, putting you in the driving seat to secure your family's lifestyle with a plan built for the present day.



NAVIGATING 'DIGITAL-FIRST' PROBATE

By 2026, the transition to digital probate registries in Jersey and Guernsey has accelerated, yet the 'liquidity gap' remains.

While the paperwork has moved online, assets can still be locked for months. **A modern life insurance policy** provides the immediate capital required to maintain family offices and private school fees during this administrative window.



SAFEGUARDING 2026 ASSET VALUATIONS

With property and private equity valuations reaching new peaks in 2026, the potential 'tax drag' on an estate has never been higher.

High-value life insurance serves as a non-correlated asset class that provides an exact, liquid sum to offset 40% UK IHT liabilities on mainland assets, ensuring your local estate remains undiluted.



THE 'GREAT WEALTH TRANSFER' & NEXT-GEN READINESS

We are currently in the midst of the largest intergenerational wealth transfer in history.

In 2026, life insurance is used strategically to 'equalise' inheritances, allowing a family business to pass to one heir while providing a tax-free cash equivalent to others, preventing family friction and asset liquidation.



PRIVACY IN AN ERA OF TRANSPARENCY

As global reporting standards become more stringent, life insurance remains one of the few highly regulated, yet deeply private, financial structures.

When held in a bespoke Island trust, the 2026 policy ensures that the transfer of wealth remains outside the public record, preserving the anonymity of your family's financial affairs.



2026 MARKET EFFICIENCY & PRIVATE RATES

The 2026 insurance market has seen a shift toward more personalised 'private-client' underwriting.

For healthy professionals, modern medical data and longevity trends mean that high-sum coverage is more accessible than ever.

Now is the time to replace 'legacy' policies from the previous decade with more efficient, lower-premium 2026 structures



FINAL WORD

Expert Connections. Private Results.

Navigating the 2026 life insurance market in the Channel Islands requires the right connections. As a specialist introducer, we connect you directly.

If your current cover is outdated or you are looking to secure the most competitive rates available in 2026, let us facilitate the introduction. We ensure you speak with the right specialist for your specific wealth profile.

Team All Insured

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