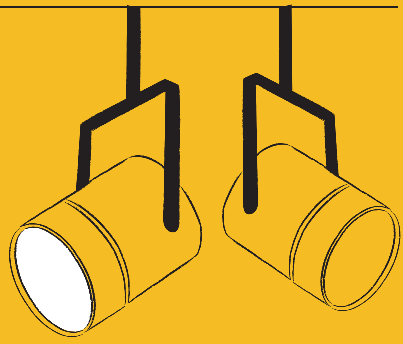


Spotlight

Residency Certificate for Persons of Independent Means (CERs)

The Cayman Islands remain a prime destination for high-net-worth and ultra-high-net-worth individuals and families seeking long-term residency due to its high-quality lifestyle, status as an international financial hub and advanced infrastructure.

Residency Certificates for Persons of Independent Means (CERs) offer an attractive and flexible lifestyle option for qualifying applicants who wish to reside in the Cayman Islands without taking up local employment.

While obtaining CERs in the Cayman Islands can be more financially accessible than expected, the process is complex and demands expert navigation.

Following the amendments introduced from 1 May 2026, the core framework around CERs remains familiar, although the applicable fees and aspects of the qualifying criteria have changed.

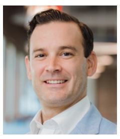
KEY POINTS

1. The CER is valid for 25 years, and renewable thereafter
2. The CER permits the holder and their spouse/civil partner to reside in the Cayman Islands without the right to work
3. The one-time approval fee is CI$50,000, and the annual dependent fee is CI$3,000 per dependent
4. The holder and their dependents are not required to give up any existing citizenships or residencies.
5. The CER does not provide a direct pathway to Cayman Islands or British citizenship

ELIGIBILITY CRITERIA

1. The main applicant must be 18 or over and they, and any spouse or civil partner, must have no serious criminal convictions
2. The main applicant, together with any spouse, civil partner and dependent children, must be in good health and have adequate health insurance coverage
3. The main applicant must be physically present in the Cayman Islands for at least 30 days each year
4. Applicants intending to reside in Grand Cayman must invest at least CI$1m (half of which must be in developed real estate in Grand Cayman) and demonstrate annual income of at least CI$120,000 or at least CI$400,000 in qualifying assets with a Cayman Islands regulated and licensed institution
5. Applicants intending to reside in Cayman Brac or Little Cayman must invest at least CI$500,000 (half of which must be in developed real estate in Cayman Brac or Little Cayman) and demonstrate annual income of at least CI$75,000 or at least CI$400,000 in qualifying assets with a Cayman Islands regulated and licensed institution

Key contacts



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