

Cook Islands

Professional Services Guide 2026

The specialist directory of fiduciary firms, tax advisers, trust companies, and professional advisers operating in the Cook Islands — for UHNW individuals, family offices, and their professional advisers.

23
PROFILED FIRMS

5,500+
FIRMS ACROSS 30+ JURISDICTIONS

Asset
PROTECTION TRUST PIONEER

NZ
FREE ASSOCIATION PARTNER

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ABOUT THIS GUIDE

The SearchOffshore Cook Islands Guide

SearchOffshore is the specialist directory for offshore and international professional services, connecting UHNW individuals, family offices, and professional advisers with profiled firms across 30+ jurisdictions. This guide provides a structured overview of the Cook Islands as a highly specialised South Pacific offshore jurisdiction with a globally recognised reputation for asset protection trusts — a reputation built over four decades of legislation, court practice, and professional expertise.

The Cook Islands is not a high-volume IBC formation centre or a broad-service financial centre. Its professional community is deliberately small and focused, specialising in trust and fiduciary structures with asset protection characteristics that are among the strongest available in any common law jurisdiction. The 23 profiled firms represent the entirety of this specialist community.

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SECTION 1

Cook Islands: Jurisdiction Overview

The Cook Islands is a self-governing state in free association with New Zealand, comprising 15 islands in the South Pacific Ocean with a population of approximately 17,000. Despite its remote location and small population, the Cook Islands has developed a globally recognised offshore financial services sector built almost entirely around one exceptional product: the Cook Islands International Trust, first enacted in 1984.

The Cook Islands International Trusts Act 1984 was the first legislation in the world specifically designed to create a trust with robust asset protection features enforceable under local law. In the four decades since, the Cook Islands has developed the most extensively tested and litigated asset protection trust framework in any offshore jurisdiction. Multiple US federal court decisions have attempted — and failed — to compel Cook Islands trustees to repatriate trust assets, establishing the jurisdiction’s legal defences as genuinely effective in practice.

Key Facts

Status	Self-governing state in free association with New Zealand
Capital	Avarua, Rarotonga
Legal System	English Common Law; New Zealand law persuasive authority
Currency	New Zealand Dollar (NZD); Cook Islands Dollar also circulates
Corporate Tax	0% for International Companies on offshore income
Personal Income Tax	Not applicable to non-resident beneficiaries of Cook Islands structures
Capital Gains Tax	None
Regulator	Financial Supervisory Commission (FSC)
Time Zone	CKT (UTC-10)
Major Legislation	International Trusts Act 1984 (as amended), International Companies Act, Limited Liability Companies Act, Banking Act

“The Cook Islands is selected for one reason above all others: the International Trust Act, which provides the most extensively tested asset protection trust framework in any offshore jurisdiction, with four decades of court-proven effectiveness.”

SECTION 2

Legal and Regulatory Framework

The Cook Islands operates under English common law, with New Zealand law serving as persuasive authority. The Financial Supervisory Commission (FSC) is the integrated regulator for all financial services entities — international trustees, banks, insurance companies, and international companies. The FSC applies a risk-based supervisory approach and has progressively strengthened its AML/CFT framework over the past decade.

Free Association with New Zealand

The Cook Islands' free association relationship with New Zealand provides constitutional stability and a shared head of state — the New Zealand monarch — but the Cook Islands has full legislative independence and is not part of New Zealand for financial regulation or tax purposes. Cook Islands citizens are also New Zealand citizens. The relationship provides a degree of institutional credibility that distinguishes the Cook Islands from some competing Pacific offshore jurisdictions.

FSC Licensing

All trustee companies providing services under the International Trusts Act must hold an FSC licence. FSC-licensed trustees are the mandatory intermediary for Cook Islands International Trust structures — a settlor cannot establish a Cook Islands trust without appointing an FSC-licensed local trustee as at least one of the trustees. This licensing requirement is a key quality control and creates a professional community with deep expertise in the specific characteristics of Cook Islands trust law.

SECTION 3

Asset Protection Structures

The Cook Islands International Trust is the jurisdiction's defining product. Understanding its specific legal features — and their limitations — is essential for any adviser considering recommending a Cook Islands structure to a client.

Cook Islands International Trust — Key Features

The International Trusts Act 1984 as amended provides for several features that give the Cook Islands trust its asset protection characteristics. First, the Act imposes a two-year statute of limitations on fraudulent transfer claims — creditors must bring claims within two years of the transfer to trust or, if later, within one year of the creditor's discovery of the transfer, subject to an absolute maximum of two years from transfer. Second, the standard of proof for fraudulent transfer claims is beyond reasonable doubt rather than the civil balance of probabilities. Third, Cook Islands courts do not recognise or enforce foreign judgments against trust assets — a creditor must re-litigate their claim from scratch in the Cook Islands. Fourth, the Act expressly permits self-settled trusts — where the settlor is also a beneficiary — without invalidating the trust's asset protection characteristics.

Cook Islands LLC

The Cook Islands Limited Liability Companies Act provides for a domestic LLC that is often used in conjunction with an International Trust. A typical structure places the LLC — which holds operating assets or investment portfolios — within the trust, with the trust as the sole member of the LLC. The LLC provides an additional layer of structural separation and management flexibility.

International Companies

Cook Islands International Companies are used for holding arrangements and as corporate components within trust structures. They are exempt from Cook Islands income tax on offshore income and benefit from minimal public disclosure requirements.

Important Limitations and Compliance Requirements

The Cook Islands asset protection framework — like all such frameworks — has important limitations. Structures established when a creditor threat is already present or imminent are vulnerable to fraudulent transfer challenge under Cook Islands law itself. The framework does not protect against all categories of creditor — criminal proceeds orders, child support obligations, and alimony claims are specifically excluded by the Act. All structures must comply with CRS reporting, FATCA, and home-jurisdiction tax obligations — the Cook Islands trust does not exempt a beneficiary from their home-country tax obligations, and the trustee's CRS reporting obligations are absolute.

SECTION 4

Key Service Categories

Fiduciary Services and Trusts

With 8 profiled fiduciary services firms and 8 trust companies, these are the largest categories in the Cook Islands directory — entirely consistent with the jurisdiction's specialist trust-focused character. FSC-licensed trustees are the essential intermediary for all Cook Islands International Trust structures. The depth of local trustee expertise — in trust drafting, creditor challenge management, and fiduciary administration — is the jurisdiction's principal professional asset.

Tax Advisors

6 specialist tax advisory firms provide economic substance analysis, CRS/FATCA compliance, and advice on the interaction of Cook Islands structures with home-jurisdiction tax obligations. Given the nature of Cook Islands structures, specialist tax advice is non-negotiable — particularly for US persons, who face specific FBAR, FATCA, and Form 3520 reporting obligations in respect of foreign trusts.

Law Firms

4 law firms provide trust drafting, FSC licensing advisory, creditor challenge response, and general legal services. Cook Islands legal counsel is essential for trust establishment and for managing any creditor challenge to trust assets.

Corporate Services, Wealth Management, Accountancy, Notary, and Property

3 corporate service providers, 3 wealth management firms, and 3 accountancy firms complete the professional services community. 2 notaries provide notarisation and apostille services. 2 property service providers cover local real estate needs.

SECTION 5

The Current Compliance Environment

The Cook Islands has progressively strengthened its AML/CFT framework through its APG (Asia/Pacific Group on Money Laundering) membership and engagement with FATF standards. The FSC has increased supervisory intensity and the International Trusts Act has been amended to require enhanced beneficial ownership disclosure and CRS reporting.

AML/CFT Framework

Cook Islands AML/CFT obligations are governed by the Financial Transactions Reporting Act and the Money Laundering Prevention Act. FSC-licensed trustees and financial institutions must apply risk-based customer due diligence, identify and verify the identity of settlors, trustees, and beneficiaries, conduct ongoing monitoring, and report suspicious transactions to the Financial Intelligence Unit (FIU).

Beneficial Ownership and CRS

FSC-licensed trustees are required to maintain full beneficial ownership records for all Cook Islands trusts and structures and to make them available to the FSC and competent authorities. Cook Islands financial institutions participate in the OECD CRS, identifying and reporting financial account information of foreign tax residents to the FSC for onward exchange. FATCA compliance is through a Model 1 IGA with the United States.

APG and FATF Status

2005	APG Mutual Evaluation — deficiencies noted; remediation begins
2014	Amended ITA — enhanced creditor exclusions and reporting requirements
2019	APG follow-up — significant progress on AML/CFT framework
2021	CRS implemented; FATCA IGA operational; FSC supervisory capacity enhanced
Current	Not on FATF grey list — APG member; full CRS/FATCA participant

Current APG, FATF, and OECD status should always be verified with qualified advisers at the time of planning.

SECTION 6

Regulatory Considerations for 2026

The Cook Islands in 2026 continues to occupy a unique position in the global offshore landscape — a single-product specialist jurisdiction whose product has been tested and validated over four decades. Its regulatory themes are the evolution of OECD transparency requirements, the US-specific compliance dimension, and the quality maintenance of its trustee community.

OECD Transparency — Substance and Reporting

Cook Islands structures are not exempt from OECD transparency requirements. CRS reporting by FSC-licensed trustees means that financial accounts held within Cook Islands trusts are reported to the tax authorities of beneficiaries' home jurisdictions. The asset protection features of a Cook Islands trust do not provide protection from tax enforcement by a home-jurisdiction tax authority — only from civil creditor claims. Advisers must brief clients clearly: a Cook Islands trust is an asset protection tool, not a tax concealment device.

US Persons — Specific Compliance Obligations

US persons who establish or are beneficiaries of Cook Islands trusts face specific and complex US federal tax and reporting obligations. These include Form 3520 (annual return with respect to certain foreign trusts), Form 3520-A (annual information return of foreign trust with a US owner), FBAR filings for financial accounts held within the trust, and FATCA reporting. Failure to comply with these obligations carries substantial penalties. US persons must obtain qualified US tax counsel before establishing or participating in any Cook Islands structure.

Trustee Quality — The Critical Variable

The effectiveness of a Cook Islands trust in a creditor challenge scenario depends significantly on the quality and commitment of the trustee. An FSC-licensed trustee that complies with a foreign court order compelling repatriation of trust assets effectively nullifies the asset protection framework. Selecting a trustee with a demonstrated track record of maintaining Cook Islands trust assets in the face of foreign court pressure is the most important due diligence step in establishing a Cook Islands structure.

Key Questions to Explore with a Qualified Adviser

1. Is a Cook Islands International Trust the appropriate structure for the client's asset protection objectives, and has the timing of establishment been assessed relative to any existing or potential creditor threats?
2. Which FSC-licensed trustee is being appointed, and what is their track record in resisting foreign court orders and creditor challenges to Cook Islands trust assets?
3. What categories of creditor are excluded from the International Trusts Act protection — including criminal proceeds, child support, and alimony — and do any of these apply to the client's circumstances?
4. For US persons, have qualified US tax counsel confirmed the FBAR, FATCA, Form 3520, and Form 3520-A filing obligations, and are these obligations manageable on an ongoing basis?
5. What CRS reporting will be generated by the Cook Islands trustee, and which jurisdictions will receive financial account information about the structure?
6. Does the structure require economic substance in the Cook Islands, and if so can it be demonstrated on an ongoing basis?
7. Has qualified tax advice been obtained in all relevant home jurisdictions confirming that the Cook Islands structure is consistent with all applicable tax obligations?

SECTION 7

SearchOffshore Directory

SearchOffshore profiles 23 professional firms across 9 service categories in the Cook Islands. All profiled firms are either self-registered or sourced from public professional registers.

SERVICE CATEGORY	FIRMS	DIRECTORY
Fiduciary Services	8	View Listings
Trusts	8	View Listings
Tax Advisors	6	View Listings
Law Firms	4	View Listings
Corporate Services	3	View Listings
Wealth Management	3	View Listings
Accountancy Firms	3	View Listings
Notary	2	View Listings
Property Services	2	View Listings



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SECTION 8

Important Notices and Disclaimer

General Disclaimer

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No Solicitation

Nothing in this guide constitutes a solicitation or recommendation to establish any offshore structure, invest in any jurisdiction, or engage any particular service provider. Offshore and international financial structures involve complex legal, tax, and regulatory considerations that vary significantly by jurisdiction and individual circumstance. The consequences of incorrectly structured arrangements can be severe. SearchOffshore strongly encourages all users to obtain qualified professional advice in all relevant jurisdictions.

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