

Morgan Stanley

PRIVATE WEALTH MANAGEMENT

TRUST PLANNING

The BlueStone Wealth Management  
Group at Morgan Stanley

FAMILY OFFICE SERVICES

# Trust Planning

## Trusts Are an Important Component of Every Wealth Plan

Morgan Stanley recognizes that trusts are a vital part of your overall financial picture—one that warrants a strong commitment to you. Our trustee platform is “open architecture,” meaning that we provide you with access to an appropriate third-party corporate trustee for your trust account. Trust Specialists, within Morgan Stanley, analyze client trust documents and situations and then suggest a fiduciary solution for your needs and goals.

We may provide investment management services for the trust account using the investment management resources and strategies available through Morgan Stanley.

We’ll work with you to help you select the level of trustee services, depending on the size and complexity of your financial plan.

### Choice of Trustee Services



### Why Choose a Corporate Trustee?

When deciding who should administer your trust, keep in mind that a trustee must be able to:

- MAKE OBJECTIVE DECISIONS**  
Acting impartially in the best interest of all beneficiaries may require handling ongoing family conflicts and/or resolving minor squabbles as they arise.
- BALANCE LEGAL JURISDICTION AND CONVENIENCE**  
There may be residency and jurisdiction requirements that work best for the trust, while a presence close to the trustee and beneficiaries simplifies administration.
- PROVIDE LONGEVITY AND CONTINUITY**  
The life of a trust may extend over generations. Administration and investment supervision from an individual trustee may be interrupted by vacations, illness or death.
- OFFER ADMINISTRATIVE CAPABILITIES**  
Specialized skills and resources are required to properly administer a trust, such as setting up and maintaining the necessary accounting systems, providing tax reporting and accessing professional investment management services.
- ACT AS A FIDUCIARY**  
A trustee should be able to acquire, invest, reinvest, exchange, retain, sell or manage assets on behalf of the trust and for the benefit of the named beneficiaries. This duty comes with substantial legal obligations.
- UNDERSTAND WEALTH MANAGEMENT**  
Customized money management aligned with the trust’s goals may require related resources such as financial planning, estate planning and insurance.



### Third-Party Trustee Partners

Formal third-party trustee arrangements are available through:

- Bankers Trust Company
- BTC Trust Company of South Dakota
- Bridgford Trust Company
- City National Bank
- Comerica
- First State Trust Company
- Premier Trust
- RBC Trust Company (Delaware) LTD
- Reliance Trust
- South Dakota Trust Company
- Wilmington Trust

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### FAMILY OFFICE SERVICES

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