

Want to Manage Your Private Wealth but Retain Control? Choose a Swiss Private Trust Company

A Swiss Private Trust Company gives families the possibility to manage their own estate, through a bespoke estate planning tool.

By **Christine Breitler**, 10th February 2025

For high-net-worth individuals and families, managing wealth across generations requires careful planning and a balance between control, flexibility, and asset protection. While traditional Trust structures are very effective, many families wish to retain control over decision-making.

A Private Trust Company gives families the possibility to manage their own estate, through a bespoke estate planning tool, to suit their specific needs.

What Is a Private Trust Company?

A Private Trust Company (PTC) is a legal entity established to act as the Trustee of one or more family Trusts. Unlike traditional Trust companies, which manage Trusts for multiple clients, a PTC serves only a single family or related group, offering a tailored approach to wealth management. They offer a higher level of control to the settlor or their family and can be particularly advantageous for families with complex or significant assets.

Benefits of a Private Trust

1. **Retain Control Over Decision-Making:** A PTC allows family members to control investments, distribution, and governance decisions. Unlike an institutional Trustee, a PTC enables more direct influence over Trust

management, ensuring that family values and long-term goals remain intact.

1. **Enhanced Privacy and Confidentiality:** A PTC keeps Trust-related matters within the family, reducing the need to share sensitive information with external Trustees. This structure enhances privacy and minimises exposure to public scrutiny, as the family members decide what they wish to share and with who.
1. **Efficient and Flexible Administration:** With a PTC, Trust-related decisions can be made quickly without the delays associated with external Trust companies. The flexibility of a PTC allows for easier adaptation to changing financial goals and family circumstances.
1. **Custom Governance and Succession Planning:** A PTC enables families to establish a governance framework that aligns with their values and long-term vision. This structure allows for a smooth transition of wealth across generations, ensuring continuity, stability and flexibility
1. **Stronger Asset Protection and Risk Management:** By structuring a PTC correctly, families can enhance asset protection while maintaining compliance with legal obligations. A well-managed PTC can mitigate risks associated with external trustee decisions that may not align with the family's best interests.
1. **Tax and Estate Planning Advantages:** While a PTC is not inherently a tax planning tool, by establishing one in a tax-efficient jurisdiction such as Switzerland, families can optimise their estate planning strategies when transferring wealth, as well as potentially minimise estate taxes.

Is a Private Trust Company Right for You?

A PTC is best suited for ultra-high-net-worth families with substantial assets, complex financial structures, and long-term intergenerational wealth management needs. If your priority when establishing a structure is to ensure control, privacy, and flexibility while ensuring proper governance, a PTC might be the ideal solution for managing your family's Trust assets.

Establishing a PTC involves legal, regulatory, and structural considerations.

A PTC is often set up and administered by an existing licensed professional Trustee, such as Dixcart Trustees (Switzerland) SA, which advises the board members of the PTC, in terms of corporate governance and Trustee matters. In some cases, a representative of the professional Trustee company will sit on the board of the PTC together with family members. This combination of family and professional advisers allows the PTC to react quickly to the needs of an extended family and to meet its best business interests.

Dixcart Switzerland

Switzerland is often considered the main hub for family offices. Discretion, expertise and security, together with one of the best jurisdictions in the world for asset protection and asset management makes it the best place for a high-net-worth family to conduct its estate management and control of its assets.

Dixcart Trustees (Switzerland) SA has been providing Swiss Trustee services for over twenty years and has obtained the FINMA license beginning of 2024, demonstrating our adherence to the highest regulatory standards for trust management and ensuring compliance with Swiss financial regulations to uphold security and integrity. Dixcart Trustees (Switzerland) SA is a member of the Swiss Association of Trust Companies (SATC) and affiliated with the Organisme de Surveillance des Instituts Financiers (OSIF).

Additional Information

If you would like additional information regarding Swiss PTCs, please contact Christine Breitler at the Dixcart office in Switzerland: advice.switzerland@dixcart.com.