

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K/A

Current report filing [amend]

Filing Date: **2006-08-03** | Period of Report: **2006-07-18**
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FILER

MS STRUCTURED SATURNS SERIES 2003-12

CIK: **1279643** | IRS No.: **134026700** | State of Incorporation: **DE** | Fiscal Year End: **1130**
Type: **8-K/A** | Act: **34** | File No.: **333-101155-04** | Film No.: **061001147**
SIC: **6189** Asset-backed securities

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UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K\A

CURRENT REPORT

Pursuant to Section 13 OR 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) July 18, 2006

MS Structured Asset Corp. (Issuer in Respect of Saturns Trust No. 2003-12)
(Exact name of registrant as specified in its charter)

Delaware	001-16443	13-4026700
(State or other jurisdiction (Commission of incorporation)	File Number)	(IRS Employer Identification No.)

1585 Broadway, New York, New York 10036
(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code 212-761-2520

(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K\A filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Section 8 - Other Events

Item 8.01. Other Events.

This current report on Form 8-K\A relates to the semi annual distribution reported to the holders of SATURNS Trust No. 2003-12, which was made on July 18, 2006.

Section 9 - Financial Statements and Exhibits

Item 9.01 Financial Statements and Exhibits.

(c) Exhibits

(Exhibit No. Description)

99.1 Semi-Annual distribution report pursuant to the Trust Agreement for the distribution on July 18, 2006.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

By: /s/ Russell Goldenberg
Russell Goldenberg
Group Senior Vice President

Date: August 3, 2006

SECURITY
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issuer or guarantor,
as applicable,
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reports, proxy
statements and
other information
with the SEC.
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reports, current
reports and other
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information can be
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