AN INTRODUCTION TO CUMBERLAND TRUST

As a professional corporate fiduciary, Cumberland Trust works as a part of your client's team of advisors. We collaborate with their accountant, estate planning attorney, and financial advisor to help guide the wealth transfer process and to maximize the benefits to the family and their loved ones. We focus on people, their needs, and their values–not money management. Our role as a corporate trustee is truly independent and our approach is client-focused.

Your clients have worked hard to build a legacy. At Cumberland Trust, we work to protect that legacy and to administer a client's trust to provide for their beneficiaries in the many years to come.

WHO WE ARE

Cumberland Trust is an independent corporate fiduciary focused exclusively on providing administration services to families. We recognize the value of separating the roles of asset management and fiduciary services, allowing families to continue to work with their long-standing financial and legal advisors.

This gives us an important distinction from others in our field. We believe this open architecture platform better serves families by preserving valuable relationships and by allowing each party to focus on their area of expertise.

WHY CHOOSE CUMBERLAND TRUST AS CORPORATE TRUSTEE?

When weighing trustee options, families have many factors to consider. By engaging Cumberland Trust, a corporate fiduciary, rather than naming an individual, your client benefits from oversight, expertise, continuity, and impartiality. Cumberland Trust is a regulated institution held to high fiduciary standards and is made up of a team of experts in the areas of trust and estate administration. We will be here to serve your client's family for generations to come and will help them navigate family issues and dynamics with objectivity.

Cumberland Trust serves families across the country. We are headquartered in Nashville, Tennessee and have nine additional regional offices located in Atlanta, Austin, Chattanooga, Dallas, Knoxville, Memphis, Philadelphia, St. Louis, and Tampa-St. Pete.

CUMBERLAND TRUST SERVICES

PERSONAL TRUST SERVICES

Cumberland Trust partners with family advisors to provide independent trust administration services for the clients with whom we work.

We are headquartered in one of the most trust-friendly states, giving our clients greater flexibility and access to favorable trust laws. We specialize in a variety of trust services including, but not limited to, serving as the fiduciary for revocable living trusts, marital and credit shelter trusts, irrevocable grantor trusts, asset protection trusts, community property trusts, grantor-retained annuity trusts (GRATs), qualified personal residence trusts (QPRTs), generation skipping and dynasty trusts, qualified domestic trusts (QDOTs), irrevocable life insurance trusts, family foundations, and charitable trusts.

Cumberland Trust is a client service focused organization, providing responsiveness, compassion, and continuity to families. We help our clients navigate complex family dynamics and provide continuity to ensure that the trust beneficiaries will have a reliable trustee in place throughout the duration of the trust. Additionally, should your client's family need additional services above and beyond traditional personal trust administration, Cumberland Trust has specialists in the following areas:

Family Management Services

Some families, as part of protecting and creating a legacy, find it beneficial to form entities such as family offices or family foundations. These entities provide efficiencies to families and serve as a powerful way to impact communities through philanthropy. With these benefits, however, come administrative duties. Cumberland Trust can partner with your client and their advisors to handle the administrative responsibilities.

Cumberland Trust assists established family offices and multi-family offices by serving in a fiduciary role or by offering services that complement those currently being provided by those entities. Additionally, we can assist advisors in addressing issues of family and business succession planning, education, and the coordination of family philanthropy.

Cumberland Trust is also ideally situated to work with you and your client in coordinating the management of private family foundations. Our services include, but are not limited to, assisting in general administration issues, budget and cash management, and grant making. In order to achieve the family's philanthropic and financial goals, Cumberland Trust provides relationship management, technical expertise, stability, organization, and sensitivity to your client's needs.

Distinctive Care Services

When faced with planning for the future, some families may determine they require assistance that extends well beyond the typical trustee relationship. Regardless of the reason – senior care, special needs, or other unique circumstances – our team has the flexibility and dedication to respond to the changing needs of your client's loved ones.

Our Distinctive Care team is composed of sensitive, caring professionals who have an exceptional ability to work with critical and complex situations specific to each family. We work with families by supporting them as they coordinate a full range of tailored services.

We are dedicated to working with aging clients needing extra assistance, individuals living with developmental disabilities, debilitating and terminal illnesses, or those struggling with addiction. Cumberland Trust's Distinctive Care services extend far beyond financial issues and provides support to families as they care for loved ones with physical or emotional needs.

ESTATE ADMINISTRATION SERVICES

Whether held in trust or part of the probate process, a decedent's assets must be carefully administered and distributed. Many factors must be coordinated after the death of a loved one to honor his or her final directives. Cumberland Trust's team of estate specialists are trained to honor the last wishes of the deceased and address the unique needs of beneficiaries. Care and attention are at the forefront of the work we do during these difficult times of transition, no matter if our role is executor, co-executor, trustee, or agent.

An estate plan, created by the client's attorney and administered by Cumberland Trust, can assure a loved one is cared for after their death. Our ability to serve either in conjunction with a family member or as an independent third party will ensure family dynamics are addressed, assets are properly accounted for, obligations are satisfied, and property is delivered accurately. In addition to providing the unique expertise required for estate administration, we appreciate the importance of expressing compassion, understanding, and consideration toward the family during a particularly emotional time.

Cumberland Trust works closely with attorneys and financial advisors to execute your client's estate plan with a team approach to ensure ongoing stability for their loved ones. In whatever role we serve, choosing Cumberland Trust provides the peace of mind that comes from knowing the family will have a qualified, caring, and independent professional as a member of the team to carry out the client's wishes.

To learn more about our unique platform, please visit us online at cumberlandtrust.com.

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