OUR COMMITMENT TO SERVICE

With assets under administration valued at approximately $4.7 billion and over 100 employees, Cumberland Trust is a boutique firm designed to deliver a high level of service, being both responsive to family needs and working closely with professional advisors.

Listed below are ten ways in which we distinguish ourselves from others in the field.

1. **Focused.** We are made up of over 100 professionals, all dedicated to trust and estate administration.
2. **No investment management means no conflict of interest.** We are focused solely on administration and client service, while the family financial advisor handles investment management.
3. **Low trust account to trust officer ratio.** Our trust officers work with, on average, 35-70 family relationships.
4. **Nationwide presence.** We currently serve clients in 48 states.
5. **Our trust officers do not have sales goals.** Their focus is on helping clients.
6. **Team approach.** We use a team model organized by geographic regions.
   - We have a dedicated trust team in Nashville, Tennessee with additional representatives in our regional markets.
   - Our collaborative approach allows trust officers to visit their clients while providing coverage in Nashville when the trust officer is out of the office.
7. **Efficient.** All administration and support are based in Nashville.
   - Trust officers share in trust knowledge and best practices.
   - Discretionary distribution requests are reviewed once a week. Our decision-makers are also on standby to review time-sensitive client requests.
8. **High service standards and delivery.**
   - One dedicated trust officer (no call centers).
   - Responsive to beneficiaries.
   - Discretion when dealing with sensitive family dynamics.
   - Quick response times for time-sensitive discretionary distribution requests.
9. **Committed and caring trust professionals.** Our trust officers develop long-term relationships with families and communicate regularly (as needed by client).
10. **Advisor-friendly platform.** We work and collaborate with existing family advisors such as financial advisors, CPAs, attorneys, and financial planners (as directed by client).

To learn more about our unique approach to trust administration,
visit cumberlandtrust.com or contact your local Cumberland Trust office.

cumberlandtrust.com

CUMBERLAND TRUST