



Utilize a fiduciary focused *solely* on trust and estate administration.

A unique trust solution offering expertise, freedom, and flexibility for clients and their professional advisors.



Redefining trust and estate administration since 2001.

Cumberland Trust is an independent trust company with an open architecture platform committed to premier client service and advisor collaboration for more than 25 years.

The Cumberland Trust Solution

Fiduciary Excellence

- Cumberland Trust serves in a fiduciary capacity in the administration of trusts and estates, while the client directs the investment management role to their financial advisor(s).
- As a corporate trustee, we are regulated and held to a fiduciary standard, assuring neutrality, transparency, and professional governance.

Always Advisor-Friendly

- Clients retain their team of trusted professionals, typically including a financial advisor, estate planning attorney, and accountant.
- Avoid the inherent conflict of interest that exists when a corporate trustee also manages the investment of trust assets.

Tailored Client Experience

- With a lower client-to-trust officer ratio than the industry average, we're able to offer attentive and personalized service. Clients work with a dedicated relationship manager who prioritizes beneficiary service and provides bespoke solutions by proactively tackling challenges with creativity and flexibility.
- Our dedicated Special Assets team has years of experience administering illiquid or non-conforming assets, working alongside an external asset manager of the client's choosing.

Estate Planning Attorney

- Advises family on their estate planning strategy
- Drafts and updates estate planning documents

Financial Advisor

- Investment management
- Advises family of financial planning strategy
- Holds custody of liquid assets

Beneficiaries

Accountant

- Prepares trust, estate, and/or individual tax returns
- Advises family on tax laws and implications

Cumberland Trust

- Delivers premier client service
- Provides education, administration, record keeping, and reporting

Our role as trustee.

The use of directed trusts has increased due to modern trust laws that improve beneficiary flexibility, modifications, and ease of administration. Under Cumberland Trust's directed trust platform, trust administration is separated from investment management, allowing clients to maintain their trusted professional partners. By separating duties, each professional advisor focuses on their own individual skill set, ensuring clients receive tailored planning and exceptional service from every member of the advisory team.

At Cumberland Trust, we take a holistic approach to our role, providing:

Education & Guidance

Helping beneficiaries understand trust provisions, distribution options, and grantor's intent.

Flexible Administration

Managing distributions, maintaining accurate records, ensuring compliance with the terms of the trust, and coordinating with financial advisors, attorneys, and accountants.

Personalized Client Service

Acting as an impartial fiduciary, fostering harmony amongst the beneficiaries, and adapting to the unique needs of the beneficiaries, including modern family dynamics, special needs and complex assets.

How it works:



We Meet

Let us know about the needs of the clients you serve and the challenges you're looking to solve.



We Plan

Our team will work with you and the clients you serve to implement plans to achieve their goals and protect their futures.



We Move Forward

Take the next step confident in the knowledge that your clients are receiving personalized trust and estate administration.

Contact a trust professional to see how our trust and estate administration solutions can support your clients and their families.



\$11 billion +

in assets under administration.

1,300+ families

preserving their legacies with our guidance.

1,200+ advisors

network with us on behalf of their clients.