

FACTS**WHAT DOES CUMBERLAND TRUST & INVESTMENT COMPANY DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Your Social Security number
- Your address, telephone and email address
- Tax & estate planning information
- Your investments
- Family information
- Medical information

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to conduct their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cumberland Trust & Investment Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cumberland Trust share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes—to offer our products and services to you	NO	NO
For joint marketing with other financial companies	NO	NO
For our affiliates' everyday business purposes—information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes—information about your creditworthiness	NO	NO
For nonaffiliates to market to you	NO	NO

Questions?

Call 1-866-837-3534 or go to www.cumberlandtrust.com

Who we are	
Who is providing this notice?	Cumberland Trust & Investment Company
What we do	
How does Cumberland Trust protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Cumberland Trust collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account • name us in a legal document • become a beneficiary • we are court-appointed as a fiduciary
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes— information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Cumberland Trust is an independent trust company headquartered in Nashville, TN and has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Cumberland Trust will share vital information with non-affiliates, such as an accountant, financial advisor, or attorney when needed to service your account. You choose your advisors and their companies or firms.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Cumberland Trust does not have any joint marketing agreements that involve our customers' private information.
Other important information	