



CUMBERLAND
— ADVISORS —

ADV Part 2 A

On January 31, 2025, Cumberland Advisors completed the 2024 annual update to our ADV Part 2A “Brochure,” as we are required to do by the securities regulations. Our brochure provides information about the qualifications and business practices of Cumberland Advisors Inc. (Cumberland Advisors). The following pages provide an overview of the material changes that occurred in our business over the past year. If you would like a complete copy of our updated ADV Part 2A, please contact us at:

CUMBERLAND ADVISORS

1 S. School Avenue, Suite 900
Sarasota, Florida 34237

800-257-7013 Ext. #350

You may also get a copy by checking our website:

www.cumber.com

If you contact us, please let us know how you would like it to be delivered to you: email, or regular mail.

The brochure can also be found on the U. S. Securities and Exchange Commission’s website, along with additional information about Cumberland Advisors and many other topics that may be of interest to you. The address of the SEC’s website is at: www.adviserinfo.sec.gov. In addition, the SEC’s website provides information about any persons affiliated with Cumberland Advisors who are registered, or required to be registered, as investment adviser representatives. Cumberland Advisors is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training.

If you have any questions about the contents of our brochure, please contact us using any of the methods listed above.

ITEM 2 — MATERIAL CHANGES

The following is a summary of material changes which have occurred since the last annual update dated December 31, 2023:

There have been no material changes during this period.

Clients and prospective clients may obtain a copy of the entire brochure, free of charge, by contacting Timothy J. Lyle, Chief Compliance Officer, at 800-257-7013 ext. 350; or by visiting our website www.cumber.com.