



**CUMBERLAND**  
— ADVISORS —

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5/29/2025

Name of Entity: Cumberland Advisors, Inc.  
CRD Number: 107964  
Registered Address: 1 S. School Avenue, Suite 900, Sarasota, FL 34237

Re: Cumberland Form ADV Part 2B Summary of Material Changes

Dear Sir or Madam,

Please be advised that we have updated our Form ADV Part 2B as of June 12, 2025 to reflect three additional advisers, i.e. Ira Baron, Martina Schmidt, and Rengan Krishnakumar.

Please let me know if you have any questions.

Sincerely,

*Giselle Casella*

Giselle Casella, Chief Compliance Officer  
Cumberland Advisors Inc.

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