

**John R. Mousseau, CFA**  
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**John R. Mousseau, CFA**, joined Cumberland Advisors in September 2000. He is currently an Executive Vice President and the Director of Fixed Income, as well as a portfolio manager. In this capacity, Mr. Mousseau and his team manage portfolio construction, management, analysis, trading, and research for both tax-free and taxable bond accounts.

Mr. Mousseau has over 30 years of investment management experience. Prior to Cumberland, he was the Director of Municipal Bond Investments for Lord Abbett & Company. He also worked previously for Shearson Lehman Brothers and its predecessor firm, E.F. Hutton. His comments and analyses have appeared in *The Bond Buyer*, *Barron's*, the *Wall Street Journal*, *Bloomberg*, *Forbes*, *The Philadelphia Inquirer*, the *New York Times*, the *San Francisco Chronicle*, and the *Newark Star-Ledger*. In addition, he has appeared on *Bloomberg Television and Radio*, *Reuters*, and *CNBC* for commentary on fixed-income markets. He has also been a speaker at various industry conferences, and a guest lecturer at Florida International University.

Mr. Mousseau holds an A.B. in economics from Georgetown University and an M.A. in economics from Brown University, and he is a holder of the Chartered Financial Analyst (CFA) designation. He is a member of the Philadelphia Council for Business Economics (PCBE), the National Federation of Municipal Analysts (NFMA), the National Association of Business Economics (NABE), the Washington Association of Money Managers (WAMM), and the National Economists Club (NEC). He is also a member of the New York Society of Security Analysts, where he served on the Society's High Net Worth Investors Committee. He is a past chair of the Municipal Bond Buyers Conference, and has remained an active member. In addition, he has served as an instructor at the New York Institute of Finance and Bond Market Association.

Mr. Mousseau resides in Sarasota, Florida, and is active in alumni affairs at Georgetown University. Prior to moving to Sarasota, he was involved with the Rotary and YMCA in Maplewood, New Jersey, and has been an active member of the Sarasota Bay Rotary Club. He is also a member of the Tampa Bay chapter of the CFA Institute. Mr. Mousseau co-authored the book *Adventures in Muniland*.