



## Christine Zou, CPA Chief Financial Officer

Christine Zou, CPA, serves as Chief Financial Officer for Dunham & Associates Holdings, Inc. and its subsidiaries and Treasurer and Principal Financial Officer of the Dunham Funds. Christine is responsible for the overall corporate finance and accounting functions.

Prior to joining Dunham in 2024, Christine has twenty-seven years of accounting and finance experience in various industries and earlier tax and audit practices in Big Four and Five public accounting firms.

During thirteen years in the financial services industry, Christine held various leadership roles, including FVP, Director, Accounting & Finance at Axos Bank, Financial Principal, Treasurer, and Controller for Altegris group of companies, Principal Accounting Officer for Altegris KKR Commitments Master Fund, and Controller at Sentinel Trust Company, L.B.A.

### At a Glance

- Oversees the overall corporate finance and accounting functions
- 27 years of accounting and finance experience in various industries and Big Four and Five public accounting firms, 13 years of which in the financial services industry
- Master in Professional Accounting with honor from the University of Texas at Austin

Christine's expertise includes a wide range of financial competencies including strategic planning, budgeting and forecasting, financial reporting, consolidation, general ledger, cash management, internal controls, process improvement, audit/tax, financial regulatory compliance, and risk management.

Her career is marked by a number of financial achievements including spearheading accounting and financial reporting for five M&A transactions, one IPO readiness, and a series of business reorganizations. In her earlier career in public accounting, she minimized tax liabilities of clients through tax compliance work and helped clients successfully raise funds in the international capital markets via eight IPO audits.

Academically, Christine has a Master in Professional Accounting with honor from the University of Texas at Austin and a Bachelor's Degree in Accounting from Shanghai University of Finance & Economics. She holds active CPA licenses in CA, TX, and DE and the FINRA Series 27 registration.

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## About Dunham & Associates

In 1985, Jeffrey Dunham founded Dunham with the uncommon idea that fees paid by clients should be tied, in some way, to the performance of the investments they own. Today, Dunham and Dunham Trust have grown to become a multi-billion dollar firm, but we are still driven by the values of fairness and accountability that Jeffrey envisioned almost four decades ago.