

## Item 1- Cover Page – Brochure Supplement

# COLDSTREAM

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February 28, 2025

**Wealth Management Team: Heather Kessler, Team Lead & Wealth Manager**

This Brochure Supplement provides information about your Coldstream Wealth Management Team that supplements the Coldstream Brochure. You should have received a copy of that Brochure. Please contact Client Services at 425-283-1600 or inquire via [www.coldstream.com](http://www.coldstream.com) if you did not receive Coldstream's Brochure, or if you have any questions about the contents of this supplement.

Additional information about the persons under this Wealth Management Team is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP® and CERTIFIED FINANCIAL PLANNER™ in the U.S. The CFA Institute owns the certification marks CFA® and Chartered Financial Analyst®. The ChSNC® is the property of The American College of Financial Services, which reserves sole rights to its use, and is used by permission. Investments & Wealth Institute® (the Institute) is the owner of the certification marks CPWA® and Certified Private Wealth Advisor®.

## **Heather Lee Kessler, CFP®, Team Lead and Wealth Manager**

### **Item 2 - Educational Background and Business Experience**

Heather Lee (Hutson) Kessler is a Team Lead and Wealth Manager. She specializes in providing comprehensive wealth management services, including estate and financial planning for affluent individuals. Prior to joining Coldstream in 2021, she was an investment adviser representative with Paracle Advisors, LLC from 2009 to 2021. She worked as a client service manager at Brighton Jones from 2006 to 2009. Born in 1984, Heather earned her degree in Business with a Finance concentration from Seattle University in 2006.

Ms. Kessler earned her Certified Financial Planner (CFP®) in June 2010 and maintains a CFP® professional designation.

A CFP - Certified Financial Planner designation is issued by the [Certified Financial Planner Board of Standards, Inc.](#) The prerequisites required: 1) A bachelor's degree (or higher) from an accredited college or university, and 2) 3 years of full-time personal financial planning experience. Also, candidates must complete a CFP-board registered program, or hold one of the following: CPA, ChFC, Chartered Life Underwriter (CLU), CFA, Ph.D. in business or economics, Doctor of Business Admin., Attorney's License. The CFP Certification Examination must be passed successfully, and CFP designation holders must fulfill 30 hours of Continuing Education requirements every 2 years.

### **Item 3 - Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

### **Item 4 - Other Business Activities**

No information is applicable to this Item.

### **Item 5 - Additional Compensation**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

### **Item 6 - Supervision**

Team Leads are under the supervision of Natalie Straub, Chief Revenue Officer. Periodic portfolio investment reviews will be conducted by the Chief Investment Officer, Bryan Shipley, and may also include one or more investment/research analysts. Client portfolio reviews include evaluating the alignment of each client's investments with their stated goals and objectives, risk tolerances and restrictions, as well as alignment with firm investment strategies. Exceptions will be reviewed with each Client Wealth Management Team for correction and/or realignment if warranted. The Chief Investment Officer is Bryan Shipley, who may be reached at 503-808-9643, or at [bryan.shipley@coldstream.com](mailto:bryan.shipley@coldstream.com). Natalie Straub may be reached at 425-463-3056 or [natalie.straub@coldstream.com](mailto:natalie.straub@coldstream.com).

## David Bigelow, CFP®, Wealth Manager

### Item 2 - Educational Background and Business Experience

David Bigelow is a Wealth Manager. He specializes in providing comprehensive wealth management services, including estate and financial planning for affluent individuals. Prior to joining Coldstream in 2021, he was an adviser with Paracle Advisors, LLC from 2018 to 2021. He worked as a Lease Accountant and Administrator for Mod SuperFast Pizza from 2015 to 2017. Born in 1991, David earned his bachelor's degree in Accounting and his Master's in Business Administration from Gonzaga University in 2014 and 2015 respectively.

Mr. Bigelow earned his Certified Financial Planner (CFP®) in December 2019 and maintains a CFP® professional designation.

A CFP - Certified Financial Planner designation is issued by the [Certified Financial Planner Board of Standards, Inc.](#) The prerequisites required: 1) A bachelor's degree (or higher) from an accredited college or university, and 2) 3 years of full-time personal financial planning experience. Also, candidates must complete a CFP-board registered program, or hold one of the following: CPA, ChFC, Chartered Life Underwriter (CLU), CFA, Ph.D. in business or economics, Doctor of Business Admin., Attorney's License. The CFP Certification Examination must be passed successfully, and CFP designation holders must fulfill 30 hours of Continuing Education requirements every 2 years.

### Item 3 - Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

### Item 4 - Other Business Activities

No information is applicable to this Item.

### Item 5 - Additional Compensation

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

### Item 6 - Supervision

David Bigelow is directly supervised by his Team Lead, Heather Kessler. Periodic portfolio investment reviews will be conducted by the Chief Investment Officer, Bryan Shipley, and may also include one or more investment/research analysts. Client portfolio reviews include evaluating the alignment of each client's investments with their stated goals and objectives, risk tolerances and restrictions, as well as alignment with firm investment strategies. Exceptions will be reviewed with each Client Wealth Management Team for correction and/or realignment if warranted. The Chief Investment Officer is Bryan Shipley, who may be reached at 503-808-9643, or at [bryan.shipley@coldstream.com](mailto:bryan.shipley@coldstream.com).

## **Joshua E. Harris, Wealth Manager & Managing Director of Corporate Development**

### **Item 2 - Educational Background and Business Experience**

Joshua Harris is a Wealth Manager and Managing Director of Corporate Development. He specializes in providing comprehensive wealth management services, including estate and financial planning for affluent individuals. Prior to joining Coldstream in 2021, he was a co-founder and an investment adviser representative with Paracle Advisors, LLC from 2004 to 2021. He worked at Brighton Jones from 2000 to 2004. Born in 1974, Joshua earned his degree in Business with an Accounting concentration from University of Washington in 1997.

Mr. Harris earned his Certified Public Accountant (CPA) in February 1999, however, as of 2024 he no longer maintains his CPA professional designation.

### **Item 3 - Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

### **Item 4 - Other Business Activities**

No information is applicable to this Item.

### **Item 5 - Additional Compensation**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

### **Item 6 - Supervision**

Joshua Harris is directly supervised by his Team Lead, Heather Kessler. As Managing Director of Corporate Development he is under the supervision of Kevin Fitzwilson, Managing Shareholder for Coldstream Holdings, Inc. Periodic portfolio investment reviews will be conducted by the Chief Investment Officer, Bryan Shipley, and may also include one or more investment/research analysts. Client portfolio reviews include evaluating the alignment of each client's investments with their stated goals and objectives, risk tolerances and restrictions, as well as alignment with firm investment strategies. Exceptions will be reviewed with each Client Wealth Management Team for correction and/or realignment if warranted. The Chief Investment Officer is Bryan Shipley, who may be reached at 503-808-9643, or at [bryan.shipley@coldstream.com](mailto:bryan.shipley@coldstream.com). Kevin Fitzwilson may be reached at 425-283-1600 or [kevin.fitzwilson@coldstream.com](mailto:kevin.fitzwilson@coldstream.com).

## **Kyle Berkley Larson, CFP®, Wealth Manager**

### **Item 2 - Educational Background and Business Experience**

Kyle Larson is a Wealth Manager. He specializes in providing comprehensive wealth management services, including estate and financial planning for affluent individuals. Prior to joining Coldstream in 2021, he was an investment adviser representative with Paracle Advisors, LLC from 2014 to 2021. Prior to that, he was an analyst and portfolio manager at Pacific Portfolio Consulting from 2009 to 2014. Born in 1986, Kyle earned his bachelor's degree in Business Administration from Washington State University in 2009.

Mr. Larson earned his Certified Financial Planner (CFP®) in May 2015 and maintains a CFP® professional designation.

A CFP - Certified Financial Planner designation is issued by the [Certified Financial Planner Board of Standards, Inc.](#) The prerequisites required: 1) A bachelor's degree (or higher) from an accredited college or university, and 2) 3 years of full-time personal financial planning experience. Also, candidates must complete a CFP-board registered program, or hold one of the following: CPA, ChFC, Chartered Life Underwriter (CLU), CFA, Ph.D. in business or economics, Doctor of Business Admin., Attorney's License. The CFP Certification Examination must be passed successfully, and CFP designation holders must fulfill 30 hours of Continuing Education requirements every 2 years.

### **Item 3 - Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

### **Item 4 - Other Business Activities**

No information is applicable to this Item.

### **Item 5 - Additional Compensation**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

### **Item 6 - Supervision**

Kyle Larson is directly supervised by his Team Lead, Heather Kessler. Periodic portfolio investment reviews will be conducted by the Chief Investment Officer, Bryan Shipley, and may also include one or more investment/research analysts. Client portfolio reviews include evaluating the alignment of each client's investments with their stated goals and objectives, risk tolerances and restrictions, as well as alignment with firm investment strategies. Exceptions will be reviewed with each Client Wealth Management Team for correction and/or realignment if warranted. The Chief Investment Officer is Bryan Shipley, who may be reached at 503-808-9643, or at [bryan.shipley@coldstream.com](mailto:bryan.shipley@coldstream.com).

## David Kenneth McIntosh, CFP®, Wealth Manager

### Item 2 - Educational Background and Business Experience

David McIntosh is a Wealth Manager. He specializes in providing comprehensive wealth management services, including estate and financial planning for affluent individuals. Prior to joining Coldstream in 2021, he was an associate adviser and an investment adviser representative with Paracle Advisors, LLC from 2015 to 2021. Prior to that, he was an investment adviser representative at Fisher Investments from 2011 to 2015. Born in 1989, David earned his degree in Business with a Finance concentration from University of Idaho in 2011.

Mr. McIntosh earned his Certified Financial Planner (CFP®) in April 2017 and maintains a CFP® professional designation.

A CFP - Certified Financial Planner designation is issued by the [Certified Financial Planner Board of Standards, Inc.](#) The prerequisites required: 1) A bachelor's degree (or higher) from an accredited college or university, and 2) 3 years of full-time personal financial planning experience. Also, candidates must complete a CFP-board registered program, or hold one of the following: CPA, ChFC, Chartered Life Underwriter (CLU), CFA, Ph.D. in business or economics, Doctor of Business Admin., Attorney's License. The CFP Certification Examination must be passed successfully, and CFP designation holders must fulfill 30 hours of Continuing Education requirements every 2 years.

### Item 3 - Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

### Item 4 - Other Business Activities

No information is applicable to this Item.

### Item 5 - Additional Compensation

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

### Item 6 - Supervision

David McIntosh is directly supervised by his Team Lead, Heather Kessler. Periodic portfolio investment reviews will be conducted by the Chief Investment Officer, Bryan Shipley, and may also include one or more investment/research analysts. Client portfolio reviews include evaluating the alignment of each client's investments with their stated goals and objectives, risk tolerances and restrictions, as well as alignment with firm investment strategies. Exceptions will be reviewed with each Client Wealth Management Team for correction and/or realignment if warranted. The Chief Investment Officer is Bryan Shipley, who may be reached at 503-808-9643, or at [bryan.shipley@coldstream.com](mailto:bryan.shipley@coldstream.com).

## **Katherine M. Berntson, CFP®, Wealth Manager**

### **Item 2 - Educational Background and Business Experience**

Katie Berntson is a Wealth Manager. She specializes in providing comprehensive wealth management services, including estate and financial planning for affluent individuals. Prior to joining Coldstream in 2021, she was an Associate Advisor with Paracle Advisors, LLC from 2019 to 2021. Prior to that, she was a Financial Advisor Associate at Ogorek Wealth Management, LLC for 2018.

Born in 1996, Katie earned her Bachelor of Science degree in Business Administration with a minor in Economics from the State University of New York (SUNY) Oswego in 2017.

Mrs. Berntson earned her Certified Financial Planner (CFP®) in 2022 and maintains a CFP® professional designation.

A CFP – Certified Financial Planner designation is issued by the [Certified Financial Planner Board of Standards, Inc.](#) The prerequisites required: 1) A bachelor's degree (or higher) from an accredited college or university, and 2) 3 years of full-time personal financial planning experience. Also, candidates must complete a CFP-board registered program, or hold one of the following: CPA, ChFC, Chartered Life Underwriter (CLU), CFA, Ph.D. in business or economics, Doctor of Business Admin., Attorney's License. The CFP Certification Examination must be passed successfully, and CFP designation holders must fulfill 30 hours of Continuing Education requirements every 2 years.

### **Item 3 – Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

### **Item 4 – Other Business Activities**

Katie is a Finance Committee Member at Mary's Place, where she works with the Board of Directors, Treasurer, and other Finance Committee members to provide financial analysis, advice, and oversight of the organization's budget. Mrs. Berntson does not receive any compensation in her capacity as a Committee Member. Mary's Place is not affiliated with Coldstream Wealth Management.

### **Item 5 – Additional Compensation**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

### **Item 6 – Supervision**

Katie Berntson is directly supervised by her Team Lead, Heather Kessler. Periodic portfolio investment reviews will be conducted by the Chief Investment Officer, Bryan Shipley, and may also include one or more investment/research analysts. Client portfolio reviews include evaluating the alignment of each client's investments with their stated goals and objectives, risk tolerances and restrictions, as well as alignment with firm investment strategies. Exceptions will be reviewed with each Client Wealth Management Team for correction and/or realignment if warranted. The Chief Investment Officer is Bryan Shipley, who may be reached at 503-808-9643, or at [bryan.shipley@coldstream.com](mailto:bryan.shipley@coldstream.com).

## **Anne Marie Stonich, CPA and CFP®, Chief Wealth Strategist & Wealth Manager**

### **Item 2 – Educational Background and Business Experience**

Anne Marie Stonich is the Chief Wealth Strategist and a Wealth Manager. She specializes in providing comprehensive wealth management services, including financial, tax, and estate planning for affluent individuals. Prior to joining Coldstream in 2021, she co-founded Paracle Advisors, LLC and served as the Managing Director of Financial Planning from 2004 to 2021. She worked at Brighton Jones as an investment adviser from 2000 to 2004. Born in 1975, Anne Marie earned her Bachelor of Science degree in Business with an Accounting concentration from University of Washington in 1997.

Ms. Stonich earned her Certified Public Accountant (CPA) in June 2000 and maintains a CPA professional designation. In addition, she earned her Certified Financial Planner (CFP®) in March 2004 and maintains a CFP® professional designation.

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

A CFP – Certified Financial Planner designation is issued by the [Certified Financial Planner Board of Standards, Inc.](#) The prerequisites required: 1) A bachelor's degree (or higher) from an accredited college or university, and 2) 3 years of full-time personal financial planning experience. Also, candidates must complete a CFP-board registered program, or hold one of the following: CPA, ChFC, Chartered Life Underwriter (CLU), CFA, Ph.D. in business or economics, Doctor of Business Admin., Attorney's License. The CFP Certification Examination must be passed successfully, and CFP designation holders must fulfill 30 hours of Continuing Education requirements every 2 years.

### **Item 3 – Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

### **Item 4 – Other Business Activities**

Anne Marie sits on PURE Insurance's Subscribers Advisory Committee (SAC). As a SAC member, she helps oversee the financial and operational activities of PURE Insurance, and exercises policy holder (subscribers) rights to ensure they are in alignment with their insurance contracts. Anne Marie is compensated for this position. Coldstream clients may be referred to PURE Insurance by way of Coldstream affiliate, FIT Insurance.

### **Item 5 – Additional Compensation**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

## Item 6 – Supervision

Anne Marie Stonich is directly supervised by her Team Lead, Heather Kessler. As a Chief Wealth Strategist she is under the supervision of Kevin Fitzwilson, Managing Shareholder for Coldstream Holdings, Inc. Periodic portfolio investment reviews will be conducted by the Chief Investment Officer, Bryan Shipley, and may also include one or more investment/research analysts. Client portfolio reviews include evaluating the alignment of each client's investments with their stated goals and objectives, risk tolerances and restrictions, as well as alignment with firm investment strategies. Exceptions will be reviewed with each Client Wealth Management Team for correction and/or realignment if warranted. The Chief Investment Officer is Bryan Shipley, who may be reached at 503-808-9643, or at [bryan.shipley@coldstream.com](mailto:bryan.shipley@coldstream.com). Kevin Fitzwilson may be reached at 425-283-1600 or [kevin.fitzwilson@coldstream.com](mailto:kevin.fitzwilson@coldstream.com).

## Larissa Vidal, CFP®, Wealth Manager

### Item 2 – Educational Background and Business Experience

Larissa Vidal is a Wealth Manager. She specializes in providing comprehensive wealth management services, including estate and financial planning for affluent individuals. Prior to joining Coldstream in 2022, she was a Financial Advisor with Merrill Lynch, Pierce, Fenner & Smith, Inc. from 2018 to 2022. Prior to that, she was the founder and Chief Strategist of Insight Financial Planning, LLC from 2014 to 2018. In 1993 she was an Investment Associate and from 2012 to 2014 she was a Registered Representative at Merrill Lynch, Pierce, Fenner & Smith, Inc. She took from 2009 to 2012 to explore freelance editing.

Born in 1970, Larissa earned her degrees in International Relations and Slavic Languages and Literature from Stanford University in 1992. In 2007, Larissa earned a Masters in Fine Arts from Warren Wilson College.

Ms. Vidal earned her Certified Financial Planner (CFP®) in 2002 and maintains a CFP® professional designation.

A CFP - Certified Financial Planner designation is issued by the [Certified Financial Planner Board of Standards, Inc.](#) The prerequisites required: 1) A bachelor's degree (or higher) from an accredited college or university, and 2) 3 years of full-time personal financial planning experience. Also, candidates must complete a CFP-board registered program, or hold one of the following: CPA, ChFC, Chartered Life Underwriter (CLU), CFA, Ph.D. in business or economics, Doctor of Business Admin., Attorney's License. The CFP Certification Examination must be passed successfully, and CFP designation holders must fulfill 30 hours of Continuing Education requirements every 2 years.

### Item 3 - Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

### Item 4 - Other Business Activities

No information is applicable to this Item.

### Item 5 - Additional Compensation

As a registered representative of Coldstream Securities, Inc., Larissa can recommend securities, variable annuities, or other products, and receive commissions and other compensation if products are purchased through any firms with which Larissa is affiliated. Thus, a potential conflict of interest can exist between the interests of Larissa and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of Larissa or affect any transactions through her if they decide to follow the recommendations.

### Item 6 - Supervision

Larissa Vidal is directly supervised by her Team Lead, Heather Kessler. Periodic portfolio investment reviews will be conducted by the Chief Investment Officer, Bryan Shipley, and may also include one or more investment/research analysts. Client portfolio reviews include evaluating the alignment of each client's investments with their stated goals and objectives, risk tolerances and restrictions, as well as alignment with firm investment strategies. Exceptions will be reviewed with each Client Wealth Management Team for correction and/or realignment if warranted. The Chief Investment Officer is Bryan Shipley, who may be reached at 503-808-9643, or at [bryan.shipley@coldstream.com](mailto:bryan.shipley@coldstream.com).

## Ian Curtiss, CFA®, CFP®, ChSNC®, CPWA®, Wealth Manager

### Item 2 - Educational Background and Business Experience

Ian Curtiss is a Wealth Manager. He specializes in providing comprehensive wealth management services and diversified investment management strategies to affluent individuals and families. Ian's role with Coldstream also involves addressing the financial, estate, and tax planning needs of the firm's clients, and he works closely with each client's professional team (attorney, CPA, etc.) to ensure coordination between investment strategy and estate/tax planning.

Prior to joining Coldstream, Ian was with Pathstone Family Office (formerly Cornerstone Advisors, Inc.) where he served as an advisor providing comprehensive advisory services and financial planning for individuals and families. Ian worked at Pacific Portfolio from 2018 to 2019 as a portfolio administrator. From 2017 to 2018 Ian worked as a financial associate at Sovereign Wealth Advisors. Ian started his career in the financial services industry at Northwest Plan Services from 2014 to 2017.

Ian was born in 1990 and earned his Bachelor of Arts Degree in Financial Economics from Seattle Pacific University. He earned the CERTIFIED FINANCIAL PLANNER® designation in 2019. Ian also holds the Chartered Financial Analyst® (CFA) designation and is a member of the CFA Institute.

A CFP - Certified Financial Planner designation is issued by the [Certified Financial Planner Board of Standards, Inc.](#) The prerequisites required: 1) A bachelor's degree (or higher) from an accredited college or university, and 2) 3 years of full-time personal financial planning experience. Also, candidates must complete a CFP-board registered program, or hold one of the following: CPA, ChFC, Chartered Life Underwriter (CLU), CFA, Ph.D. in business or economics, Doctor of Business Admin., Attorney's License. The CFP Certification Examination must be passed successfully, and CFP designation holders must fulfill 30 hours of Continuing Education requirements every 2 years.

The CFA® designation is issued by CFA Institute and candidates must meet one of the following requirements: 1) Undergraduate degree and 4 years of professional experience involving investment decision-making, or 2) 4 years qualified work experience (full time, but not necessarily investment related). It requires completion of a self-study program (typically at least 250 hours of study for each of the 3 levels) and 3 course exams. The three exams - Level I, Level II, and Level III - must be passed sequentially as one of the requirements for earning a CFA Charter.

A ChSNC® – Chartered Special Needs Consultant designation is issued by The American College of Financial Services. The prerequisites required: 1) successfully complete three courses, 2) agree to comply with The American College Code of Ethics and Procedures, 3) 5 years of professional experience in financial services or the practice of law (with a focus on income tax and/or estate planning), or 4 years of relevant professional financial services experience and an undergraduate degree from a regionally accredited institution.

A CPWA® - Certified Private Wealth Advisor® designation is issued by the Investments & Wealth Institute®. Use of CPWA, and/or Certified Private Wealth Advisor, signifies that the user has successfully completed the Institute's initial and ongoing credentialing requirements for wealth advisors. The prerequisites required: 1) successfully complete an executive education program, 2) agree to comply with the Investments & Wealth Institute's Code of Professional Responsibility, and 3) 5 years of professional experience in financial services. The CPWA Certification Examination must be passed successfully, and CPWA designation holders must fulfill 40 hours of Continuing Education requirements every 2 years, including ethics and tax or regulation.

### Item 3 - Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

### Item 4 - Other Business Activities

No information is applicable to this Item.

## **Item 5 - Additional Compensation**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

## **Item 6 - Supervision**

Ian Curtiss is directly supervised by his Team Lead, Heather Kessler. Periodic portfolio investment reviews will be conducted by the Chief Investment Officer, Bryan Shipley, and may also include one or more investment/research analysts. Client portfolio reviews include evaluating the alignment of each client's investments with their stated goals and objectives, risk tolerances and restrictions, as well as alignment with firm investment strategies. Exceptions will be reviewed with each Client Wealth Management Team for correction and/or realignment if warranted. The Chief Investment Officer is Bryan Shipley, who may be reached at 503-808-9643, or at [bryan.shipley@coldstream.com](mailto:bryan.shipley@coldstream.com).

## Daniel Luikwong Yeung, CFA®, Portfolio Manager

### Item 2 - Educational Background and Business Experience

Daniel Yeung is a Portfolio Manager at Coldstream. Daniel is responsible for asset allocation, security selection, and oversight of his wealth management team's client portfolios. As a member of Coldstream's Investment Strategies Group, he engages in macroeconomic research, determining strategic and tactical asset allocation targets, and manager sourcing and due diligence.

Prior to joining Coldstream, from 2010 to 2024, Daniel served as Client Advisor at The CAPROCK Group where he advised ultra-high net worth clients with minimum investable assets of \$10 million and a typical net worth ranging from \$30 million to \$500 million and above. Daniel represented more than \$1.2 billion in client assets during his time with The CAPROCK Group. Daniel worked at Purcell Advisory Services as the Chief Investment Strategist from 2009 to 2010, From 2008 to 2009, Daniel worked at Threshold Group as a Manager Research Lead. From 2006 to 2008, Daniel worked at Accessor Capital Management as a Senior Investment Officer. Daniel began his career in finance at Morningstar Associates, LLC serving in various analytic roles from 1997 to 2006. Daniel earned his Bachelor of Arts in Economics from the University of Michigan in 1997 and his MBA from the University of Chicago in 2003.

Daniel was born in 1973 and holds the Chartered Financial Analyst® (CFA) and is a member of the CFA Institute.

The CFA® designation is issued by CFA Institute and candidates must meet one of the following requirements: 1) Undergraduate degree and 4 years of professional experience involving investment decision-making, or 2) 4 years qualified work experience (full time, but not necessarily investment related). It requires completion of a self-study program (typically at least 250 hours of study for each of the 3 levels) and 3 course exams. The three exams - Level I, Level II, and Level III - must be passed sequentially as one of the requirements for earning a CFA Charter.

### Item 3 - Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

### Item 4 - Other Business Activities

Daniel serves as an adjunct lecturer at the University of Washington Bothell School of Business where he teaches advanced investment classes to undergraduate students. Mr. Yeung devotes approximately 90 hours annually to this role and is paid for his services by the university. The University of Washington Bothell is not affiliated with Coldstream Wealth Management.

### Item 5 - Additional Compensation

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

### Item 6 - Supervision

Mr. Yeung is directly supervised by his manager, David Bigelow. Periodic portfolio investment reviews will be conducted by the Chief Investment Officer, Bryan Shipley, and may also include one or more investment/research analysts. Client portfolio reviews include evaluating the alignment of each client's investments with their stated goals and objectives, risk tolerances and restrictions, as well as alignment with firm investment strategies. Exceptions will be reviewed with each Client Wealth Management Team for correction and/or realignment if warranted. The Chief Investment Officer is Bryan Shipley, who may be reached at 503-808-9643, or at [bryan.shipley@coldstream.com](mailto:bryan.shipley@coldstream.com).