

Item 1- Cover Page – Brochure Supplement

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Wealth Management Team: Roger Reynolds, 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 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.

The CFA Institute owns the certification marks CFA® and Chartered Financial Analyst®. The College of Financial Planning owns the certification marks AAMS™ and Accredited Asset Management Specialist™ and CMFC™ and Chartered Mutual Fund Counselor™ in the U.S.

Roger Reynolds, Team Lead & Wealth Manager

Item 2 - Educational Background and Business Experience

Roger Reynolds is a Wealth Manager. Roger specializes in providing comprehensive wealth management services and diversified investment management strategies to affluent individuals and families. Roger's role with Coldstream also involves directing the activities of the Disabled Advisory Services (DAS) group. The DAS group focuses on customized financial planning, personalized attention, adaptive-oriented solutions, and serving as an advocate for those with a disability.

Prior to helping co-found Coldstream, he was a Principal and Portfolio Manager with Seafirst Investment Counselors in Seattle, WA. He began his investment career in 1989 at Security Pacific Bank (acquired by Bank of America) in Los Angeles, where he was responsible for cash management and fixed income portfolios for corporate and private clients. Prior to joining Security Pacific Bank, he served as a property tax analyst and consultant to corporate clients of a Los Angeles-based CPA firm. At Seafirst Investment Counselors, Roger was responsible for the investment management of corporate, public, and union retirement portfolios, and select high net worth private clients. In addition to his equity research activities, he specialized in the management of short duration taxable and tax-exempt fixed income portfolios.

Since 1991, Roger has been involved with the Outdoors For All Foundation, a year-round adaptive recreation program for people with disabilities in Washington, and currently serves as President of the Board of Directors. He is also a Past President of Young Entrepreneurs and a founding member of Northwest Next, an alumni organization for the Puget Sound Business Journal's "40 under 40" honorees. He is currently a member of the Seattle YPO/WPO chapter.

Roger was born in 1963. After serving in the U.S. Navy in both an active and reserve status, he earned his Bachelor of Science degree in Finance, with an emphasis in Investments, from California State University, Long Beach, in 1989.

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. Natalie Straub may be reached at 425-463-3056 or natalie.straub@coldstream.com.

James L. Moore, AAMS™, CMFC™, Wealth Manager

Item 2 - Educational Background and Business Experience

Jim Moore is a Wealth Manager. Prior to joining Coldstream, Jim was a Senior Family Advisor at Parcion Private Wealth from 2021 to 2023. From 2016 through 2020 he was a Director, Lead Associate Client Manager with Cornerstone Advisors, Inc., responsible for leadership and oversight of associate client managers in direct support to the Chief Client Relationship Officer. From 2014 to 2016 he was Manager, Funds Administration and Operations with GuideStone Financial Resources, and an Investment Counselor with Fisher Investments from 2011-2014. From 2007 to 2008, Jim was a Program Manager with G.E. Aviation. And from 1997 through 2007, he was employed with Russell Investments, holding positions from Associate Accountant, and ending his tenure there as Manager, Portfolio Implementation.

Jim was born in 1964. He obtained a Bachelor of Science in Finance from the W.P. Carey School of Business at Arizona State University.

Mr. Moore earned his AAMS™ Accredited Asset Management Specialist and CMFC™ Chartered Mutual Fund Counselor™ certifications from the College of Financial Planning in 2011. There are no prerequisites or experience required for these designations, although designees must undertake an online or self-study course and complete 16 hours of continuing education every two years.

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Item 6 - Supervision

Jim is directly supervised by his Team Lead, Roger Reynolds. 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.

Daniels P. Voyteshonock, Associate Wealth Manager

Item 2 - Educational Background and Business Experience

Daniels is an Associate Wealth Manager. He specializes in providing comprehensive wealth management services and diversified investment management strategies to affluent individuals and families.

Prior to joining Coldstream, Daniels was a Registered Client Service Associate at Oppenheimer & Co. Inc. in 2019. From 2017 through 2019 he was a Financial Advisor at Integrity Financial Corporation. From 2015 to 2017 he was a Financial Advisor at Morgan Stanley.

Daniels was born in 1974 and earned his Bachelor of Arts Degree in Finance and minor in Economic from the University of Oregon in 2004.

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Item 6 - Supervision

Daniels Voyteshonock is directly supervised by his Team Lead, Roger Reynolds. 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.

David Powers CFA®, Portfolio Manager

Item 2 - Educational Background and Business Experience

David is a Portfolio Manager. David 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, David was the Chief Investment Officer for Sandy Cove Advisors where he analyzed market trends and generated strategic and tactical asset allocation guidance. With over twenty five years in the financial services industry, David has specialized in research, market commentary and guidance, fund and manager due diligence and portfolio construction for LPL Financial Services, RINET Company, LLC and Kanon Bloch Carre, respectively.

David was born in 1974 and earned his Bachelors of Science Degree in Finance from Bryant College. David holds the Chartered Financial Analyst® (CFA) designation 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.

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Item 6 - Supervision

David Powers is directly supervised by his Team Lead, Roger Reynolds. 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.