

## Item 1- Cover Page – Brochure Supplement

# COLDSTREAM

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**Wealth Management Team: Rachel McCracken, 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).

The CFA Institute owns the certification marks CFA® and Chartered Financial Analyst®. The FRM® is the property of the Global Association of Risk Professionals. Certified Financial Planner Board of Standards Inc. owns the certification marks CFP® and CERTIFIED FINANCIAL PLANNER™ in the U.S.

## **Rachel McCracken, CFA®, Team Lead & Wealth Manager**

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

Rachel McCracken is a Wealth Manager. She specializes in providing comprehensive wealth management services and diversified investment management strategies to affluent individuals and families.

Prior to joining Coldstream Capital Management in 2017, Ms. McCracken was a Wealth Manager at Rainier Group Investment Advisory, LLC. From 2013-2016, Rachel worked at CTC/myCFO as an Investment Associate providing family office services for ultra-affluent clients. Prior to that Rachel was a Senior Client Analyst with The AYCO Company LP, a Goldman Sachs Company, from 2008 to 2013. Rachel also worked for The AHC Group, Inc. as an Operating Officer from 2001 to 2007.

Ms. McCracken was born in 1978 and earned her B.A. in French at the State University of New York at Albany in 2005. In 2009 she completed her MBA at Rensselaer Polytechnic Institute. Rachel 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.

### **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**

Rachel serves as a foundation board member of ACT Theater as of 2023. Also, she has served on the board of the Seattle Rep since 2020.

### **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, President, Wealth Management & Team Experience. 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).

## **Rebecca Wilcox, CFA®, FRM, Wealth Manager**

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

Rebecca Wilcox is a Wealth Manager. She specializes in providing comprehensive wealth management services and diversified investment management strategies to affluent individuals and families.

Prior to joining Coldstream Capital Management in 2017, Mrs. Wilcox was a Director of Portfolio Management at Rainier Group Investment Advisory, LLC. From 2002-2014, Becky worked at Freestone Capital Management as a Research Analyst. Prior to that Becky was a Research Analyst with GE Financial from 2001 to 2002.

Mrs. Wilcox was born in 1968 and earned her B.A. in Humanistic Studies at McGill University in 1993. In 2001 she completed her MBA at the University of Washington. Becky holds the Chartered Financial Analyst® (CFA) designation and is a member of the CFA Institute. She also is a Financial Risk Manager.

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.

Financial Risk Manager (FRM®) is a professional designation offered by the Global Association of Risk Professionals (GARP), the only globally recognized leader in financial risk testing and certification programs. Candidates must successfully complete a rigorous two-part, practice-oriented examination. Part I of the curriculum covers the tools used to assess financial risk: quantitative analysis, fundamental risk management concepts, financial markets and products, and valuation and risk models. Part II of the curriculum focuses on the application of the tools acquired in Part I through a deeper dive into market, credit, operational and integrated risk management, investment management as well as current market issues.

To be certified as a Financial Risk Manager, all candidates must receive a passing score on both Part I and Part II of the FRM exam and have a minimum of two years of professional full-time work experience in the area of financial risk management or another related field including, but not limited to: trading, portfolio management, Academia (tenure track faculty), industry research, economics, auditing, risk consulting, an/or risk technology. Certified FRMs can maintain their designation by earning Continuing Professional Education (CPE) credits through participation in qualified learning activities related to the field of risk management.

### **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**

Rebecca Wilcox is directly supervised by her Team Lead, Rachel McCracken. 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).

## **Vonie Bright, CFP®, Wealth Manager & Wealth Planner**

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

Vonie Bright is a Wealth Manager and Wealth Planner. Vonie specializes in providing comprehensive wealth management services and diversified investment management strategies to affluent individuals and families. Vonie's role with Coldstream also involves addressing the financial, estate, and tax planning needs of the firm's clients, and 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, Vonie was with Washington Asset Management where she did comprehensive financial planning for individuals and families. Vonie worked at Washington Asset Management from 2007 to 2016. From 1998 to 2005 Vonie worked on a team at CIBC World Markets and Wachovia Securities. From 1995 to 1997 she worked at Dain Bosworth. Vonie started her career in the financial services industry at Piper Jaffray Inc. from 1991 to 1995. Over her thirty-year career in the financial services industry, Vonie has focused on serving her clients and providing comprehensive financial advice and planning.

Vonie was born in 1969 and earned her Bachelor of Arts Degree in International Studies from the Henry M. Jackson School of International Studies at the University of Washington in 1992. Vonie earned the CERTIFIED FINANCIAL PLANNER® designation in 2013.

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**

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

Vonie is an insurance agent appointed with various insurance companies. Vonie is a Board of Directors Member of Little Bit Therapeutic Riding Center. Little Bit Therapeutic Riding Center is a community where horses transform the bodies, minds, and spirits of people with disabilities. She represents the Board at various events throughout the year. Vonie does not receive any compensation in her capacity as a Board Member. Little Bit Therapeutic Riding Center is not affiliated with Coldstream Wealth Management.

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

Vonie currently maintains insurance licenses in lines including life, disability, and long-term care insurance and can recommend such products, and receive commissions and other compensation if products are purchased through any firms with which she is affiliated, including affiliated entity CHI Life. Thus, a potential conflict of interest can exist between the interests of Vonie and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of Vonie or affect any transactions through her if they decide to follow the recommendations.

### **Item 6 - Supervision**

Vonie Bright is directly supervised by her Team Lead, Rachel McCracken. 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).

## **Hoon Tae (“Chris”) Chung, CFA®, Portfolio Manager**

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

Chris Chung is a Portfolio Manager. Chris 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 in 2017, Mr. Chung was a Portfolio Associate for Rainier Group Investment Advisory, LLC where he analyzed market trends and generated strategic and tactical asset allocation guidance from 2015.

Chris was born in Seoul, Korea and earned his Bachelor of Arts degree in Finance and Information Systems from the University of Washington in 2015. Chris holds the Chartered Financial Analyst® (CFA) designation and is a member of the CFA Institute since 2022.

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**

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**

Chris Chung is directly supervised by his Team Lead, Rachel McCracken. 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).