

**Item 1- Cover Page – Brochure Supplement**

# COLDSTREAM

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**Wealth Management Team: Jim Claypool, 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).

## **James (Jim) B. Claypool, CPA, PFS, Team Lead & Wealth Manager**

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

Jim Claypool is a Wealth Manager. He specializes in providing comprehensive wealth management services and diversified investment management strategies to affluent individuals and families.

Born in 1965, Jim earned a Bachelor of Arts Degree in Accounting from Seattle University in 1987. Since graduation, he has worked in accounting as a CPA and consultant in the financial service industry and in private industry as a General Manager. In 1998, Jim earned his MBA from UCLA. Jim is also a member in the accounting firms of Harrison Berkman Claypool & Guard, and HSA LLC, dba Coldstream Tax and Consulting. He has been employed by or a principal in the firms or their predecessors since 2001.

Jim holds the Certified Public Accountant (CPA) and Personal Financial Specialist (PFS) designations.

The CPA designation is administered by the American Institute of Certified Public Accountants. The minimum qualifications to obtain the CPA designation include minimum college education hours, the passing of an exam, and in some cases specific work experience. Once the designation is earned, maintenance of the credential requires minimum continuing education requirements.

The PFS designation is administered by the American Institute of Certified Public Accountants. This designation is available only to CPAs who also complete and maintain requirements similar in nature to that of a Certified Financial Planner, including the initial passing of a test and continuing education.

### **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**

Jim is a tax practitioner with HSA LLC, dba Coldstream Tax and Consulting, an affiliate of Coldstream Wealth Management under the parent company of Coldstream Holdings, Inc. This business activity does provide Jim with a substantial source of income as well as involve a substantial amount of his time.

He is also a principal and practitioner with HBCG PLLC, dba Harrison Berkman Claypool & Guard, a certified public accounting firm.

These companies share office space and administrative personnel 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**

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 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).

## **James (Jay) D. Guard III, CPA, PFS, Wealth Manager**

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

Jay Guard is a Wealth Manager. He specializes in providing comprehensive wealth management services and diversified investment management strategies to affluent individuals and families.

Born in 1969, Jay earned a Bachelor of Arts Degree in Philosophy from the University of Washington in 1991. Since graduation, he has worked in accounting as a CPA and in private industry as a financial officer and is a member in the accounting firms of Harrison Berkman Claypool & Guard, and HSA LLC, dba Coldstream Tax & Consulting. Jay has been employed by or a principal in the firms or their predecessors since 2007.

Jay holds the Certified Public Accountant (CPA) and Personal Financial Specialist (PFS) designations.

The CPA designation is administered by the American Institute of Certified Public Accountants. The minimum qualifications to obtain the CPA designation include minimum college education hours, the passing of an exam, and in some cases specific work experience. Once the designation is earned, maintenance of the credential requires minimum continuing education requirements.

The PFS designation is administered by the American Institute of Certified Public Accountants. This designation is available only to CPAs who also complete and maintain requirements similar in nature to that of a Certified Financial Planner, including the initial passing of a test and continuing education.

### **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**

Jay is a tax practitioner with HSA LLC, dba Coldstream Tax and Consulting, an affiliate of Coldstream Wealth Management under the parent company of Coldstream Holdings, Inc. This business activity does provide Jay with a substantial source of income as well as involve a substantial amount of his time.

He is also a principal and practitioner with HBCG PLLC, dba Harrison Berkman Claypool & Guard, a certified public accounting firm.

These companies share office space and administrative personnel 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**

Jay Guard III is directly supervised by his Team Lead, Jim Claypool. 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 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).



## **Erika S. Allen CPA, PFS, Wealth Manager**

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

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

Born in 1979, Erika earned a Bachelor of Arts and Business Administration Degree with a major in Accounting from University of Washington in 2002 and a Master of Professional Accounting Degree from the University of Washington in 2003. Since graduation, she has worked in accounting as a CPA for various public accounting firms. Erika also works in the accounting firms of Harrison Berkman Claypool & Guard, and HSA LLC, dba Coldstream Tax & Consulting. Erika has been employed by or a principal in the firms or their predecessors since 2020.

The CPA designation is administered by the American Institute of Certified Public Accountants. The minimum qualifications to obtain the CPA designation include minimum college education hours, the passing of an exam, and in some cases specific work experience. Once the designation is earned, maintenance of the credential requires minimum continuing education requirements.

The PFS designation is administered by the American Institute of Certified Public Accountants. This designation is available only to CPAs who also complete and maintain requirements similar in nature to that of a Certified Financial Planner, including the initial passing of a test and continuing education.

### **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**

Erika is a tax practitioner with HSA LLC, dba Coldstream Tax and Consulting, an affiliate of Coldstream Wealth Management under the parent company of Coldstream Holdings, Inc. This business activity does provide Erika with a substantial source of income as well as involve a substantial amount of his time.

She is also a principal and practitioner with HBCG PLLC, dba Harrison Berkman Claypool & Guard, a certified public accounting firm.

These companies share office space and administrative personnel 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**

Erika Allen is directly supervised by her Team Lead, Jim Claypool. 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 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).