

## Item 1- Cover Page – Brochure Supplement

# COLDSTREAM

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January 30, 2026

**Wealth Management Team: Shelby DeSiervo, 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®. Chartered Retirement Plans Specialist<sup>SM</sup> and CRPS® are trademarks or registered service marks of the College for Financial Planning in the United States and/or other countries. The CDFA® is the property of the Institute for Divorce Financial Analysts.

## **Shelby DeSiervo, CFP®, CRPS®, Team Lead and Wealth Manager**

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

Shelby DeSiervo 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 2025, she was a Lead Advisor at Cable Hill Partners, LLC from 2021 to 2025. Prior to this role, she worked at Cable Hill Partners, LLC as a Service Advisor from 2018 to 2021; a Relationship Manager from 2014 to 2018; and a Client Service Associate in 2014. Born in 1990, Shelby earned her degree in Human Development, Family Studies, and Related Services from the University of Oregon in 2011.

Ms. DeSiervo earned her Certified Financial Planner (CFP®) in March 2020 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.

A CRPS® - Individuals who hold the CRPS® designation have completed a course of study encompassing design, installation, maintenance and administration of retirement plans. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every 2 years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

### **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, 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).

## **Anna Shaw, CFP®, Wealth Manager**

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

Anna Shaw is a Wealth Manager. She specializes in providing comprehensive wealth management services, including estate and financial planning for affluent individuals. Prior to joining Coldstream, Anna was an Investment Advisor Representative with Cable Hill Partners, LLC. From 2021 to 2025. Prior to that, she was an Investment Counselor at Fisher Investments from 2014 to 2021. Born in 1992, Anna earned both her associate's degree in Accounting in 2011 and bachelor's degree in Intelligence and National Security in 2014 from Point Park University.

Ms. Shaw earned her Certified Financial Planner (CFP®) in December 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**

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**

Anna Shaw is directly supervised by her Team Lead, Shelby DeSiervo. 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).

## **Brian Hefe, CFP®, Wealth Manager**

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

Brian Hefe 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 2025, he was a Founding Partner at Cable Hill Partners, LLC from 2014 to 2025. He worked as a Registered Representative at Purshe Kaplan Sterling Investments from 2014 to 2017. Brian has also worked as a Wealth Management Advisor at Merrill Lynch from 1995 to 2014, and as a Group Leasing Manager at Enterprise Fleet Management from 1986 to 1995. Born in 1963, Brian earned his bachelor's degree in Economics from Boston College in 1985.

Mr. Hefe earned his Certified Financial Planner (CFP®) in January 2006 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**

Brian Hefe is directly supervised by his Team Lead, Shelby DeSiervo. 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).



## **Jeffrey Gates, CFP®, MBA, Wealth Manager**

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

Jeffrey Gates 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 2025, he was the Chief Investment Officer and Lead Advisor with Cable Hill Partners, LLC from 2016 to 2025. He worked as a Financial Advisor at TPG Financial Advisors LLC from 2008 to 2016 and as an Assistant Vice President of Business Development at Greenbrier Leasing Company from 1995 to 2007. Born in 1962, Jeff earned his degree in Business with a Finance concentration from California Polytechnic State University in 1986 and his MBA in Marketing and Finance from San Francisco University in 1992.

Mr. Gates earned his earned his Certified Financial Planner (CFP®) in March 2010 and maintains a CFP® professional designation.

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### **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**

Jeff Gates is directly supervised by his Team Lead, Shelby DeSiervo. 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).

## **Kendall Acheson, CFP®, CPWA®, Wealth Manager**

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

Kendall Acheson 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 2025, he was a Partner and Lead Advisor with Cable Hill Partners, LLC from 2017 to 2025. Prior to that, he served as a Financial Advisor for the following institutions: Raymond James & Associates, Inc. from 2013 to 2017; Stifel, Nicolaus & Company, Incorporated from 2011 to 2013; and Morgan Stanley Smith Barney from 2010 to 2011. He has also worked as a Project Manager at Harpy LLC and Carla Properties from 2009 to 2010. Mr. Acheson worked as a Registered Representative at Charles Schwab from 2008 to 2009. Born in 1984, Kendall earned his bachelor's degree in International Affairs from University of Colorado Boulder in 2007.

Mr. Acheson earned his Certified Financial Planner (CFP®) in January 2013 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.

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**

Kendall Acheson is directly supervised by his Team Lead, Shelby DeSiervo. 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).





## **Robert Young, CFP®, MBA, Wealth Manager**

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

Robert Young 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 2025, he was a Lead Advisor with Cable Hill Partners, LLC. from 2021 to 2025. Prior to that, he was an Investment Counselor at Fisher Investments from 2016 to 2021. He worked as a Product Management Intern at D+H in 2016. Prior to that, he worked as a Local Market Specialist in Inside Sales at Porch from 2014 to 2015. He also worked as a Regional Account Manager at True Brands from 2011 to 2014. Born in 1989, Rob earned his degree in English and Literature from the University of Washington in 2011. In 2017, Rob earned a Master of Business Administration from the University of Portland.

Mr. Young earned his Certified Financial Planner (CFP®) on December 2023 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**

Rob Young is directly supervised by his Team Lead, Shelby DeSiervo. 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).

## **Todd Hobson, CFP®, CPWA®, Wealth Manager**

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

Todd Hobson 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 2025, he was the Director of Financial Planning and Lead Advisor at Cable Hill Partners, LLC from 2023 to 2025. Prior to that, he was an Investment Advisor and Registered Representative at Steward Partners Investment Solutions, LLC from 2018 to 2023. He worked at Umpqua Bank as a Private Bank Relationship Advisor from 2018 to 2023. Prior to that, he was a Market Leader at Bank of the West from 2014 to 2018. Born in 1986, Todd earned his Bachelor of Business Administration degree in Finance from Portland State University in 2009.

Mr. Hobson earned his Certified Financial Planner (CFP®) in December 2019 and maintains a CFP® professional designation. In addition, he earned his Certified Private Wealth Advisor (CPWA®) in 2022.

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.

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**

Todd Hobson is a passive limited partner with FreshFin Utah, LLC and FreshFin Draper, LLC., where he makes capital contributions to both poke restaurant businesses. Todd does not actively participate in its day-to-day management and relies on the company's managers and/or other partners to make decisions and manage any investments. Mr. Hobson passively receives a share of the profits made in his capacity as a passive limited partner. FreshFin Utah, LLC and FreshFin Draper, LLC. are 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**

Todd Hobson is directly supervised by his Team Lead, Shelby DeSiervo. 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).

## **Anthony Rue, CFP®, Associate Wealth Manager**

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

Anthony Rue is an Associate Wealth Manager. He specializes in providing comprehensive wealth management services, including estate and financial planning for affluent individuals. Prior to joining Coldstream in 2025, he was an Advisor with Cable Hill Partners, LLC. from 2022 to 2025. Prior to that, he was a Wealth Consultant at LPL Financial from 2021 to 2022. He worked as an Advisor at Merrill Lynch from 2019 to 2021. He worked as an Operations Associate at Tru Independence from 2018 to 2019. He worked as an Advisor at US Bancorp from 2017 to 2018. He worked as an Advisor at Merrill Lynch from 2014 to 2017. He worked as an Advisor Associate at Morgan Stanley from 2013 to 2014. He worked as a Banker at JP Morgan Chase from 2012 to 2013. Born in 1987, Anthony earned his bachelor's degree from Oregon State University in 2011.

Mr. Rue earned his Certified Financial Planner (CFP®) in December 2023 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**

Anthony Rue is directly supervised by his Team Lead, Shelby DeSiervo. 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).

## **Meredith Stewart, CFP®, CDFA®, Associate Wealth Manager**

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

Meredith Stewart is an Associate Wealth Manager. She specializes in providing comprehensive wealth management services, including estate and financial planning for affluent individuals. Prior to joining Coldstream in 2025, She was an Advisor with Cable Hill Partners, LLC. from 2023 to 2025. Prior to that, she was an Associate Financial Advisor at Ameriprise from 2018 to 2023. Born in 1989, Meredith earned her bachelor's degree in Environmental Science with a minor in Spanish from Colorado College in 2012.

Ms. Stewart earned her Certified Financial Planner (CFP®) in April 2023 and maintains a CFP® professional designation. In addition, she earned her Certified Divorce Financial Analyst (CDFA®) in May 2024.

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.

A CDFA® – Certified Divorce Financial Analyst® is issued by the Institute for Divorce Financial Analysts. The prerequisites required: 1) A bachelor's degree from an accredited college or university with three (3) years of on-the job experience, or 2) Five (5) years of relevant experience in any of the following: financial planning, family law practice, or three or more of the following: tax code, investment advisory/management, real estate/mortgage/reverse mortgage lending, life and disability insurance, or financial therapists/coach. The CDFA® certification examination must be passed successfully within one year of enrollment in the CDFA® program.

### **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**

Meredith Stewart is directly supervised by her Team Lead, Shelby DeSiervo. 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).

## **Nicholas Running, Associate Wealth Manager**

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

Nicholas Running is an Associate Wealth Manager. He specializes in providing comprehensive wealth management services, including estate and financial planning for affluent individuals. Prior to joining Coldstream in 2025, he was a Retirement Plan Specialist with Cable Hill Partners, LLC. from 2021 to 2025. Born in 1987, Nicholas earned his bachelor's degree in Speech and Interpersonal Communication from Oregon State University in 2010. In 2012, Nicholas earned a Master of Science in Education Leadership and Policy from Portland State University.

### **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**

Nicholas Running is directly supervised by his Team Lead, Shelby DeSiervo. 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).

## **Reem Rizk-Hunter, CFP®, Associate Wealth Manager**

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

Reem Rizk-Hunter is an Associate Wealth Manager. She specializes in providing comprehensive wealth management services, including estate and financial planning for affluent individuals. Prior to joining Coldstream in 2025, she was a Financial Advisor and Relationship Manager with Cable Hill Partners, LLC. from 2021 to 2025. Prior to that, she was a Financial Advisor at Raymond James Financial Services, Inc. from 2018 to 2021. Born in 1991, Reem earned her bachelor's degree in Human Resources Management and Management and Leadership from Portland State University in 2015.

Ms. Rizk-Hunter earned her Certified Financial Planner (CFP®) in December 2024 and maintains a CFP® professional designation.

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### **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**

Reem Rizk-Hunter is directly supervised by her Team Lead, Shelby DeSiervo. 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).



## **Ryan Christensen, Retirement Plan Advisor**

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

Ryan Christensen is a Retirement Plan Advisor. Ryan is responsible for advising and helping clients manage their retirement plans more effectively. Prior to joining Coldstream in 2025, he was a Retirement Plan Lead Advisor with Cable Hill Partners, LLC. from 2020 to 2025. Prior to that, he was an Investment Advisor Representative with Manulife Asset Management, LLC from 2012 to 2020. He has also worked as the Regional Vice President at John Hancock from 2008 to 2020. Born in 1975, Ryan earned his bachelor's degree in finance from Oregon State University in 1997.

### **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**

Ryan Christensen is directly supervised by his Team Lead, Shelby DeSiervo. 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).

## **Jennifer Estner, Associate Portfolio Manager**

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

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

Prior to joining Coldstream, Jennifer was the Chief Compliance Officer at Cable Hill Partners, LLC from 2022 to 2025. Prior to that, Jennifer was a Registered Representative at Ameriprise Financial Services from 2021 to 2022. Jennifer worked as a Registered Representative at Raymond James Financial Services from 2019 to 2021. Born in 1978, Jennifer earned her bachelor's degree in Comparative Literature from the University of Oregon in 2001. In 2012, Jennifer earned a PhD in Germanic Languages, Literatures, and Linguistics from Columbia University.

### **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**

Jennifer Estner is directly supervised by her manager, Shelby DeSiervo. 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).