

# Insider

Financial success  
is just the beginning.



**COLDSTREAM**  
WEALTH MANAGEMENT

## You.

Your lifestyle, your unique abilities, your interests, and your goals are at the core of everything we do.

Consider us your special forces.

Here you'll find a diverse team of passionate experts who honor your unique lifestyle, vision, values and advocate for you. What you won't find here are stuffy banker types. We are woodworkers, mountain climbers, badminton world champions, and people with heart and passion. We won't give you a cookie-cutter solution to wealth management. We take the time to listen to you and plan your personalized wealth strategy; working to secure your financial future for this generation and those yet to come.

We are a comprehensive wealth management and lifestyle services firm, skilled in tailoring our offerings to meet your specific needs. Our goal is to be the team you rely on wherever life may take you.

Enhancing lives by providing  
peace of mind and insight,  
diligence, and utmost integrity.

Our services go beyond managing a simple stock portfolio. Before we dive into asset allocation, alternative investments, or tax efficiency, we take the time to get to know you, then we optimize our services to fit your needs. Every relationship is different; as unique as you are, therefore we customize our approach to provide you with what you need to achieve your goals as well as succeed in and streamline your life. There are many wealth management firms that provide one-size-fits-all services. We invite you to experience something a little different.

At Coldstream Wealth Management, we  
begin with you.

## WE CAN HELP YOU:

- Find financial peace of mind with a more focused and effective strategy that meets your needs
- Address the complicated issues that come with having wealth

Understanding our clients and analyzing all aspects of each client's unique situation allows us to build personalized wealth management and investment management solutions.

We blend our investment management with each client's legacy positions and other investments.

# Wealth Planning

## Client-Centered Approach



Our dedicated relationship team works with *you and your needs* including:

- Investment Management
- Estate/Income Tax Planning
- Retirement/Cash Flow Planning
- Personal/Property Insurance Consulting
- Philanthropy/Wealth Transfer Planning

We coordinate with *your* service providers:

- CPAs
- Attorneys
- Family Office Administration
- Alternative Investments
- Risk Management
- Trustees & Beneficiaries
- Custodians & Banks



## INVESTMENT STRATEGY GROUP (ISG)

Composed of Coldstream's portfolio managers and investment experts, our Investment Strategy Group meets weekly to:

- Develop macro-economic analysis and assess impact on portfolios
- Determine strategic asset allocation parameters
- Set tactical asset allocation guidelines based on current market conditions
- Select and monitor a list of money managers through comprehensive qualitative & quantitative due diligence

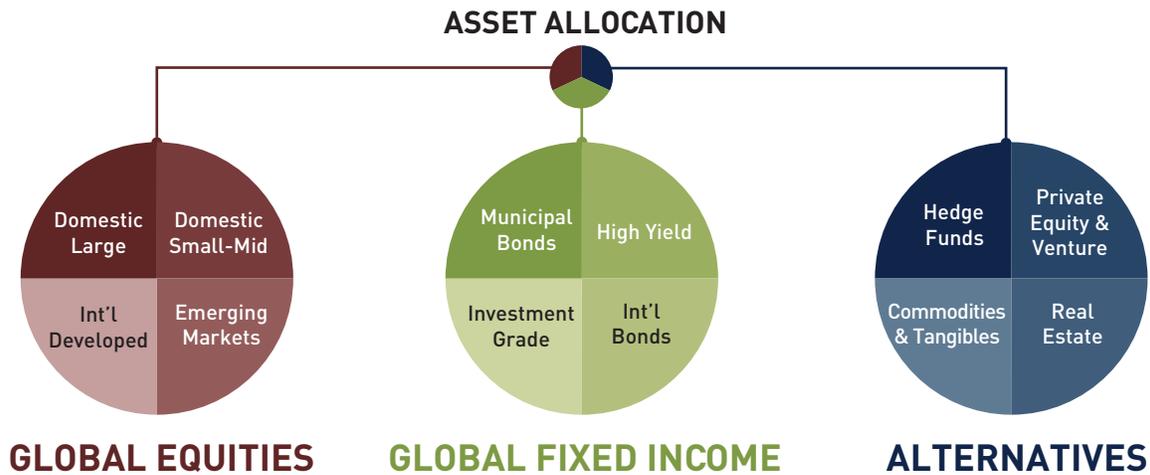


# Investment Process

Customized Approach

## Strategic Asset Allocation

For many, a well constructed and diversified asset allocation is the primary determinant of investment returns and portfolio risk.



## Tactical Asset Allocation

Assess the economic and market environment for opportunities as well as downside risk management:

- Sector weightings and timing
- Raise cash when appropriate
- Thematic influences

## Adding Value to a Portfolio

- Individual manager/strategy selection, due diligence, and monitoring
- Dividend Growth Strategy
- Customized Bond Portfolios
- Selectively use stop/loss alerts on positions

## Specialized Approaches

- Custom strategies for concentrated stock positions including planned selling, tax timing, trading windows, covered call writing, etc.
- Structured Notes that provide targeted exposure to an investment thesis
- Experienced, in-house hedge fund team with long-term performance record

# Coldstream History

With a vision for collaboration, ingenuity, and valor, Coldstream Wealth Management was founded in 1996 by four entrepreneurial investment professionals looking to provide a more customized offering for high net worth individuals and their families. To this day, a cornerstone of our culture is service over self.

The name Coldstream comes from the British Coldstream Guards, elite soldiers who first gathered in the village of Coldstream in 1660 and are still today the longest regiment in the British Army in continuous service. The Guard's motto, "Nulli Secundus" (Second to None) resonated then as it does now. Coldstream Wealth Management continues to do business in the spirit of its namesake, with integrity, passion, and determination to craft a unique financial roadmap for every client.

Over the past 22 years, Coldstream has grown into a full-service wealth management and lifestyle services company, proudly continuing the tradition of innovation and collaboration on which the company was founded.

We aim to live by our core values and believe in nurturing our relationships. We aspire to always learn, believe in perpetual improvement of ourselves and our firm, we value honesty, and always honor service over self.

With the additions of Rainier Group business consulting, Fit Insurance, Ascent Capital, and the newest innovation of ultra-affluent specialized amenities, Coldstream now offers integrated services to meet the varied needs of each unique client, now and as their lifestyles evolve.

## ADDITIONAL CLIENT SERVICES

- Coordination with legal, tax, and other advisors as required
- Advise on financing of significant purchases
- Marriage dissolution, property settlements, asset tracking
- Assist in linking clients with trusted service providers:
  - Bill pay
  - Preparing personal financial statements
  - Real estate
  - Property management/maintenance
  - Fine art/jewelry
- Other services as called upon by our clients

### Standard Fees:

- First \$5 million – 1%
- Next \$10 million – 0.85%
- Next \$10 million – 0.70% Above \$ 25 million – negotiable



**COLDSTREAM**  
WEALTH MANAGEMENT

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