



DAS MISSION STATEMENT

We are a comprehensive wealth management firm, skilled in tailoring our guidance to meet your client's specific needs. Our diverse team of passionate professionals will advocate for your client; taking into account their unique lifestyle, challenges, abilities, and goals.

Like great legal representation, Coldstream's value is in the details, execution, and our advocacy. We strive to be their partners for life – working tirelessly towards achieving your client's financial peace of mind and quality of life goals.

We invite your clients to experience the quality guidance they deserve.

WHY ATTORNEYS INTRODUCE US TO CLIENTS

Our sibling approach is more than a slogan, it's our core principle of excellence...

- **Experience:** 144 Years of Professional Team Experience
- **Trustworthy:** Professional, Caring, Passionate
- **Knowledge:** Special Needs Life Planning Partnerships
- **Actions:** Community Volunteers, Disability Mentors

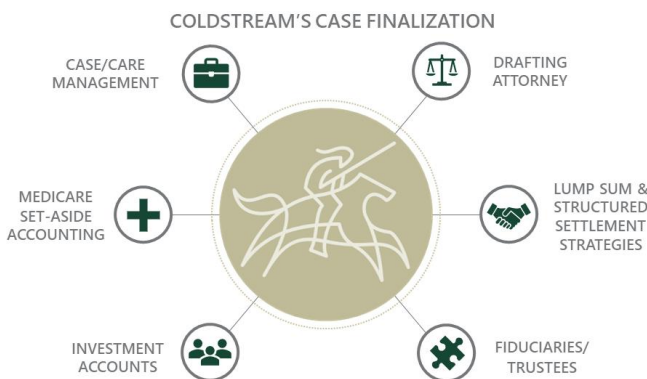


OUR FINANCIAL FIDUCIARY VALUE

The right care goes far beyond simple stocks and bonds...

- **Dedicated Financial Fiduciary**
- **Tailored Strategies**
- **Risk Mitigation**
- **Tax Planning**
- **Unique Alternative Investments**

HOW COLDSTREAM DAS HELPS ATTORNEYS



THE EVIDENCE IS IN OUR ACTIONS & SUPPORT

LEGAL



COMMUNITY





WHAT OUR LEGAL PARTNERS SAY ABOUT US

“ *The need for comprehensive wealth management within the disabled community has never been greater. With a culture of focusing its resources and wisdom on ensuring settlement recipients regain normalcy in their lives, Coldstream has transformed the experience these individuals and their families receive. Coldstream continues to provide outstanding services to our clients who have received a substantial financial settlement. This gives me confidence their needs are being met today, and into the future.* ”

- JACK CONNELLY, CONNELLY LAW OFFICES

“ *Managing finances for injured people is unique. We know of no other financial manager in the Pacific Northwest with more experience managing money for injured people than Coldstream. Roger and his team care about our clients and spend considerable time and energy to make sure that their assets are well preserved to take care of their needs. When my clients hire Coldstream, I sleep better.* ”

- MIKE WAMPOLD & ANN ROSATO, PETERSON, WAMPOLD, ROSATO, FELDMAN, LUNA

“ *The Spinal Cord Injury Association of Washington has grown a strong friendship with Coldstream over the years. Staff from Coldstream regularly volunteer at our events, donate, and help raise awareness for those with disabilities. We have seen firsthand Coldstream's passion and effort in SCIAW activities, and they are well recognized for their support of numerous organizations within the disabled community, such as Outdoors For All, Pushing Boundaries, Christopher Reeve's Foundation and The Here and Now Project. They are clearly committed to these causes and to enhancing the lives of individuals with a disability.* ”

- KAREN KOEHLER, ATTORNEY & SCIAW EXECUTIVE DIRECTOR

“ *Coldstream recognizes the long-term planning issues that are critical to an individual with a disability, and they have assembled a particular set of services to address this need. Over time there are numerous pitfalls that can challenge individuals and their families after receiving a financial settlement, yet Coldstream's strong advocacy promotes the preservation of their financial resources for those future purposes.* ”

- TONY CHOPPA, M.ED., CRC, CCM, CDMS, OSC VOCATIONAL SYSTEMS, INC

“ *A strong relationship starts with understanding and respect. Coldstream brings that to everything they do. I have worked with the Coldstream team on several occasions and have found we share a commitment to the disabled and disadvantaged in our community. I truly value their involvement when working together for the benefit of our mutual clients. Coldstream understands the benefit of comprehensive planning solutions matching the unique needs of a settlement recipient.* ”

- TONY ROBINSON, RINGLER ASSOCIATES

CHARITABLE IMPACT AS A THANK YOU TO YOU



For every new client received by your referral, Coldstream will donate to a charity of your choice in 2019 through our Referral Recognition Program.



DISABILITY ADVISORY SERVICES OVERVIEW

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...towards better things



INDIVIDUALS LIVING WITH A DISABILITY DESERVE A STRONG ADVOCATE AND LIAISON TO CRITICAL FINANCIAL AND LIFE SERVICES ON THEIR TEAM.

Coldstream's Disability Advisory Services (DAS) initiative delivers guidance by focusing on customized financial planning, personalized attention, adaptive-oriented solutions, and serving as an advocate for those with a disability. Settlement recipients and their families have already faced significant life-altering issues and financial challenges. We understand it is a mission critical requirement that their financial assets are guarded for the life-long known and unknown needs that are certain to emerge. Coldstream ensures that financial guidance and broad care is delivered in a compassionate and respectful manner, yet with candor that is often required when facing life-altering circumstances.

We have many years of experience in successfully guiding our clients living with disabilities and special circumstances through the emotional and financial complexities of sudden wealth. We work to ensure that their wealth supports their aspirations and that their situation is optimized. By providing these specialized services and taking the time to truly understand a family's individual needs and challenges, we build on the foundation of a shared vision of their future and help promote their success now and in the years ahead.

We participate in the analysis of structured settlements, lump-sum payments, the use of special needs trusts, health care funding alternatives, as well as cash flow and liquidity analyses. Coldstream acts as an advocate and liaison to caregiver resources, adaptive equipment providers, assistive home technologies, non-profit organizations, home conversions/remodel contractors, and much more.

Under the leadership of Coldstream Co-founder and Partner, Roger Reynolds, with 27 years of experience assisting the disability community, Coldstream's Disabilities Advisory Services team stands ready to assist.

Coldstream's Disability Advisory Services (DAS) delivers guidance to individuals living with a disability or special needs by focusing on customized financial planning, personalized attention, and adaptive-oriented solutions. We serve our clients as a life-long compassionate advocate.



Getting To Know The DAS Team And How We All Come Together



Vonie, Relationship Manager

"Our clients truly become like family members over time."

"My goal is to get to know each client. To know their needs, goals, dreams and what keeps them up at night."

"If it is important to them, it is important to us and we do everything we can to assist them and navigate sometimes difficult circumstances to achieve their ultimate goals."



David Powers, Portfolio Manager

"Some of the best investment decisions you make are the ones you don't make, avoiding hot trends and controlling emotional responses with resolute strategies can make all the difference in a portfolio."

"Having too much diversification is like having too much money, it is rarely a problem – allocation across assets beyond stocks and bonds is critical to long-term success."

"Alternative assets that are non-correlated to traditional stock and bond markets can help provide a more comfortable path (ride) to achieving financial goals."



Evan, Wealth Planner

"Estate planning is unique for everyone, and I really enjoy getting to know our clients, their families, and their values to help them create plans aligned with their goals, both personal and financial."

"Tax issues can have a big impact on a client's financial situation, especially when they are unexpected. It's my job to help our clients anticipate potential tax issues and think through strategic options."

"It's incredible to see a strategy come together across our team, incorporating investment management and our broad planning capabilities – the impact on a client's peace of mind is a joy to witness."



Brian Holt, Marketing & Case Finalization Manager

"After 17 years at Microsoft I had many options for my second career – I chose Coldstream and this team precisely because of its mission to help people overcome traumatic injuries like I overcame over two decades ago."

"The impact of those who came before me helping me in my journey made all the difference in my life, I humbly hope to do the same for the next generation."

"I believe in striving for excellence in everything I do. If that isn't my mentality day-in-and-day-out I've learned I'm not in the right place in life."



Roger, DAS Team Lead and Coldstream Co-Founder

"Our DAS team creatively seeks opportunities to serve others where it may not be apparent there is an avenue to do so. I've learned that service-over-self is most powerful when combined with others who are like-minded and there exists a mechanism to facilitate action."

"Having the platform to blend my personal passion of assisting those living with a disability or special needs with my career skills is truly a blessing in my life."



REFERRAL RECOGNITION PROGRAM

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CHARITABLE IMPACT AS A THANK YOU TO YOU

The continued success of Coldstream's Disability Advisory Services (DAS) initiative is significantly dependent upon receiving introductions from personal injury law firms, fiduciaries/attorneys, structured settlement providers, life care planners, and other disability-related organizations.

Through charitable donations to non-profit organizations, we will recognize our community partners for their support of DAS and for providing Coldstream with a new client relationship opportunity.

When we are engaged by a new client relationship, we will make a directed donation on behalf of a referrer to a qualified non-profit organization of their choice.

Program Guidelines:

- Donations will be made after formal client engagement of Coldstream.
- Designated charity must be a registered 501(c)3, or equivalent organization.
- Designated charity must not engage in any political activity.¹
- Donations are one-time and not ongoing financial obligations.

¹ Due to financial services industry regulations, as a Registered Investment Advisor (RIA), Coldstream reserves the final approval of any organization submitted. In the unlikely event of a disapproved organization, we will work with the referrer to designate a mutually acceptable 501(c)3 entity.